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## **Housing Element**

**Adopted: February 3, 1992**

**Amended: September 7, 1993**



CITY OF SAN PABLO  
1990 HOUSING ELEMENT

Prepared for:  
THE CITY OF SAN PABLO

Prepared by:  
SEDWAY & ASSOCIATES

Adopted:  
FEBRUARY 3, 1992

Amended:  
September 7, 1993





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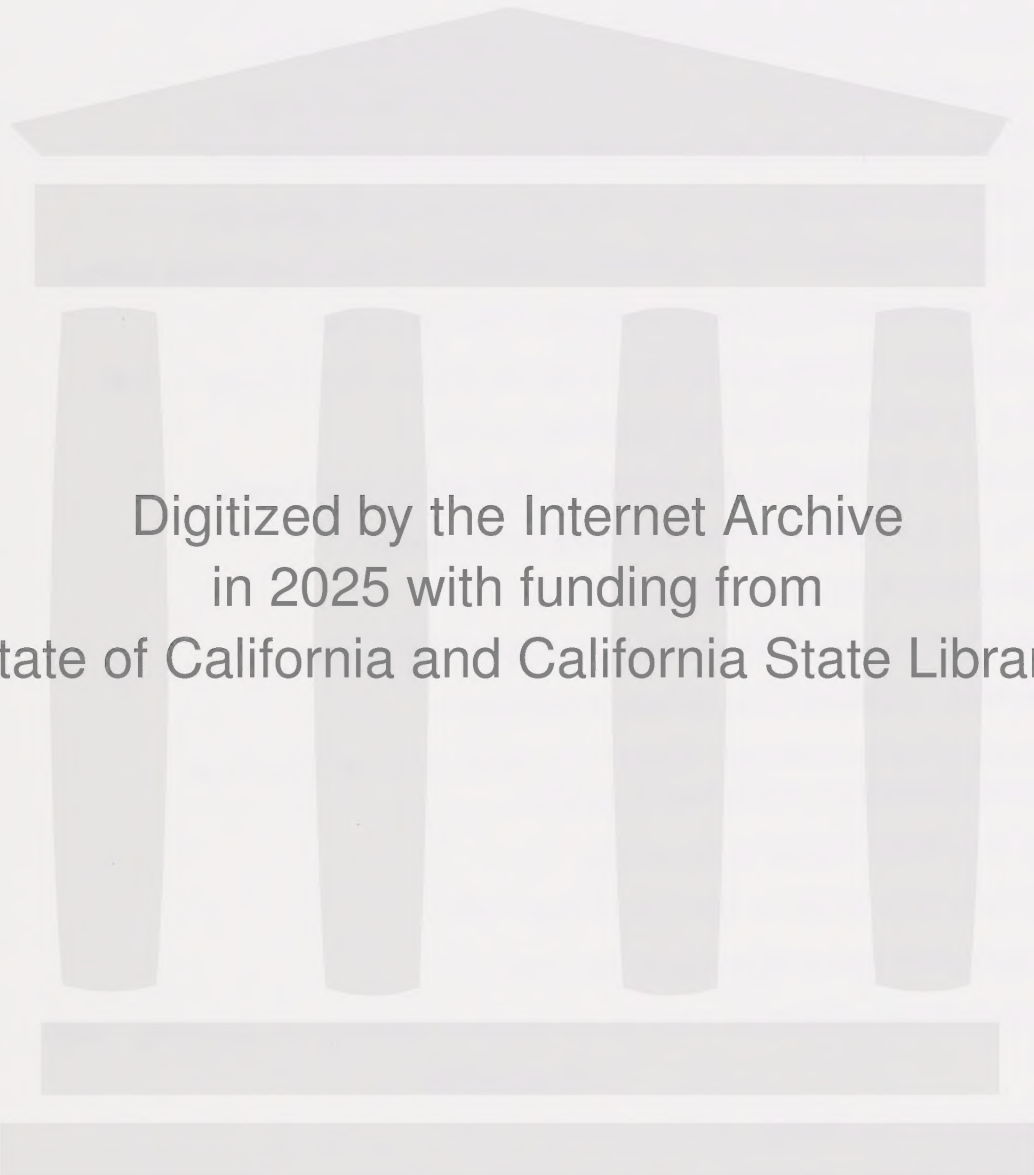
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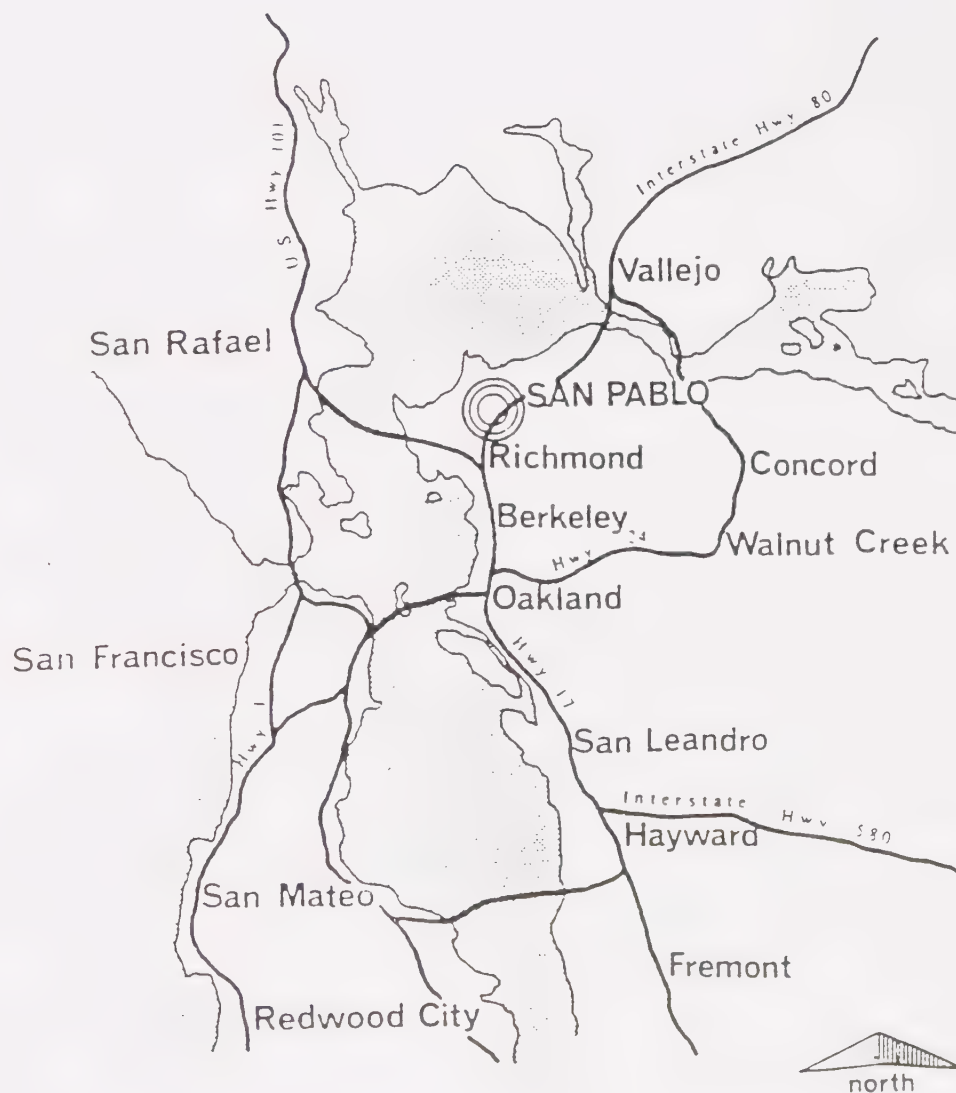


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# MAP 1

## SAN PABLO VICINITY MAP

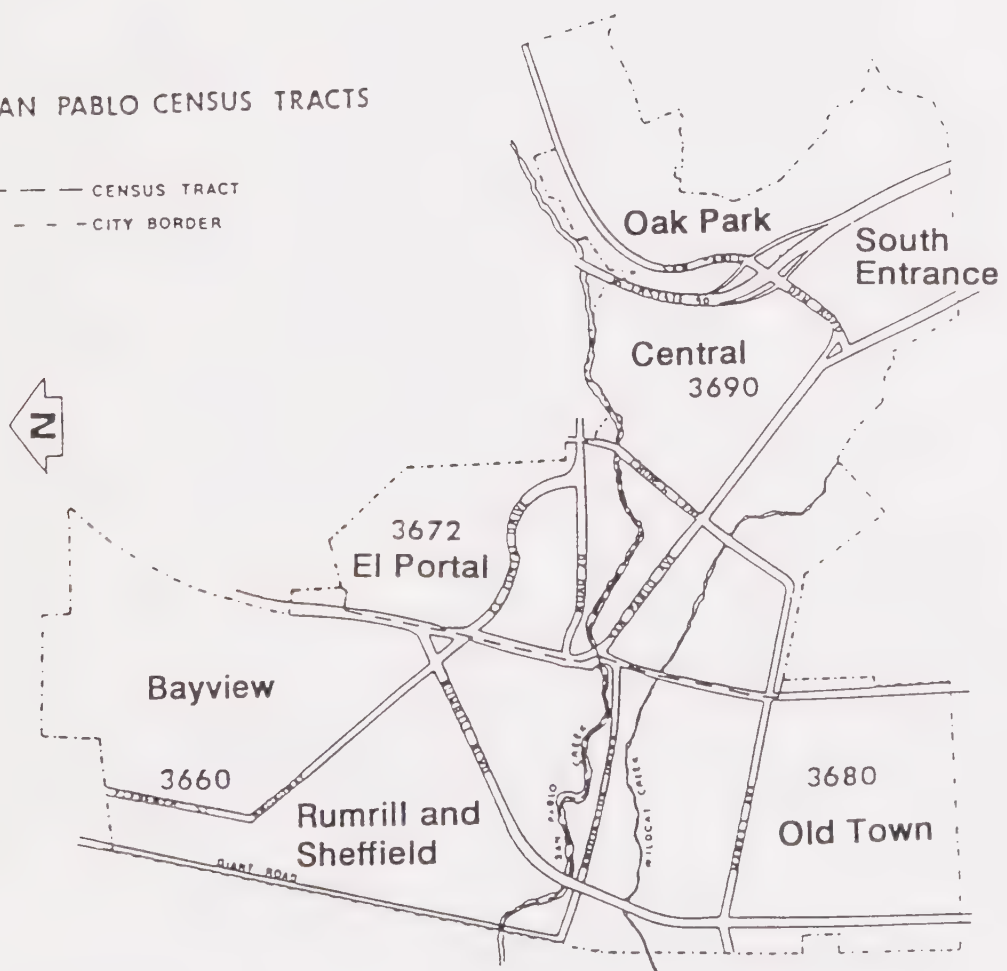


# MAP 2

## SAN PABLO CENSUS TRACTS

SAN PABLO CENSUS TRACTS

— — — CENSUS TRACT  
- - - CITY BORDER





## **I. INTRODUCTION AND PURPOSE**

### **PURPOSE**

A housing element is one of the nine elements of the general plan every California city and county is required by state law to prepare. The housing, land use and circulation elements form the heart of a community strategy to assure orderly growth and housing for all economic segments.

In 1977, the California Department of Housing and Community Development (HCD) set forth guidelines which govern the content of housing elements. The regulations covering the housing element have been frequently updated and expanded since the legislation was first enacted. Most generally, the State requires that the housing element include "an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement and development of housing." To maintain up-to-date and relevant goals and policies, state law requires that all housing elements be updated not less than every five years.

San Pablo's updated housing element has been designed to meet the State of California Housing Element Law (Article 10.6 of the Government Code). It replaces the previous housing element which was adopted in 1984. The housing goals outlined in the previous housing element have been modified and expanded to better address the current housing needs of the community. Several new programs have been adopted and will be implemented over the 1990 to 1995 planning period in an attempt to address the City's share of the region's housing needs for all income categories.

### **CITIZEN PARTICIPATION**

To facilitate citizen participation in the housing element update, a public workshop and hearings were conducted. The draft document was made available for community review and input, and public hearings were held before the City Council and Planning Commission where comments were solicited.

To ensure that all economic segments of the community are involved, the hearings were advertised in the local newspaper and on various community message boards. In addition, a letter was mailed to all community groups in San Pablo. The staff and consultant attended all meetings to respond to questions from local citizens as well as public officials.



## **CONSISTENCY WITH GENERAL PLAN**

The Planning Director will review the General Plan to ensure that all programs and policies set forth in this element are consistent with all other elements in San Pablo's General Plan. If inconsistencies with the General Plan occur, the Planning Director will recommend specific General Plan amendments to eliminate any inconsistencies. Additionally, the policies, objectives, and programs set forth in this element should be integrated into San Pablo's Zoning Ordinance, as necessary, to maintain consistency with this element.

## II. GENERAL DEMOGRAPHIC AND EMPLOYMENT TRENDS

The purpose of this section is to highlight the general character of the community and projected trends in population and employment growth. This demographic analysis provides the foundation for determining the number and type of housing units required for each income group in the city.

### POPULATION CHARACTERISTICS

The City of San Pablo has experienced an extremely uneven pattern of population growth and decline during the past several decades. As shown in Table 1, the population decreased by eight percent from 1970 to 1980, yet rebounded during the past decade, reflecting county-wide trends. San Pablo's population increased 27 percent between 1980 and 1990, to slightly more than 25,000. ABAG's projections indicate that San Pablo's population based will most likely remain stable or decline by the year 2000.

In comparison, Contra Costa County's population has continued to increase. The population increased 16.4 percent from 1970 to 1980. ABAG projects that the County's population will continue to increase an additional 16 percent during the next decade.

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TABLE 1  
POPULATION TRENDS  
SAN PABLO AND CONTRA COSTA COUNTY  
1950 - 1990

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<u>Year</u>	<u>San Pablo</u>		<u>Contra Costa County</u>	
	<u>Number</u>	<u>% Change</u>	<u>Number</u>	<u>% Change</u>
1990	25,158	+27.4%	797,585	+23.7%
1980	19,750	-8.0%	650,155	+16.4%
1970	21,461	+9.0%	558,389	+36.5%
1960	19,687	+36.0%	409,030	+36.5%
1950	14,476		298,984	

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Sources: 1950 U.S. Census; 1960 U.S. Census; 1970 U.S. Census; 1980 U.S. Census; California Department of Finance.

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San Pablo is one of the few communities in the Bay Area where the household size has actually increased during the last decade. The average household size in San Pablo increased from 2.5 to 2.8 between 1980 and 1990. In contrast, the average persons per household decreased slightly on a county-wide basis. San Pablo's increasing household size is attributable to the City's increasing population base of recent Southeast Asian immigrants that often have larger families.

**TABLE 2**  
**DEMOGRAPHIC PROFILE**  
**SAN PABLO AND CONTRA COSTA COUNTY**  
**1990—1995**

Demographic Characteristics	San Pablo <sup>1</sup>			Contra Costa County		
	1990	1995	% Change	1990	1995	% Change
Population	25,158	NA	NA	797,600	861,000	8%
Employed Residents	11,000	11,200	2%	407,800	456,700	12%
Employment	7,640	8,120	6%	292,700	343,710	17%
Net Job Outflow (Inflow) <sup>2</sup>	3,360	3,080	-8%	115,100	112,990	-2%
% Job Outflow (Inflow) <sup>3</sup>	31%	28%	-10%	28%	25%	-12%
Households	10,200	10,210	0%	303,690	334,390	10%
Household Size	2.83	NA	NA	2.64	NA	NA
Mean Household Income <sup>4</sup>	\$29,200	\$29,918	2%	\$50,146	\$53,145	6%

<sup>1</sup> Data includes all areas within incorporated city limits and unincorporated areas within the sphere of influence.

<sup>2</sup> Difference between the number of employed residents and employment provided by San Pablo and Contra Costa County, respectively.

<sup>3</sup> Net job outflow (inflow) as a percentage of employed residents.

<sup>4</sup> Income is expressed in constant, inflation-adjusted dollars.

Source: ABAG Projections 1990, Sedway & Associates.

## EMPLOYMENT AND JOB/HOUSING TRENDS

Job growth occurring in or near San Pablo is an important indicator of the potential increase in demand for housing. As indicated in Table 3, there are currently 7,640 jobs in San Pablo, with an expected growth rate of only six percent in the next five years, or 480 jobs. This growth rate is less than half the expected rate of job growth in the County as a whole.

**TABLE 3**  
**JOB GROWTH IN SAN PABLO AND CONTRA COSTA COUNTY**

<u>Sector</u>	<u>Jobs: 1990</u>		<u>Additional Jobs: 1990-1995</u>	
	<u>San Pablo</u>	<u>Contra Costa County</u>	<u>San Pablo</u>	<u>Contra Costa County</u>
Services	4,130	86,420	100	13,600
Retail	1,600	60,160	130	12,330
Manuf./Wholesale	480	39,110	150	5,650
Ag./Mining	20	4,920	100	90
Other	<u>1,410</u>	<u>102,090</u>	<u>0</u>	<u>10,340</u>
Total	7,640	292,700	480	42,010

Source: ABAG Projections 90

Job growth can be translated into housing demand by dividing the anticipated number of new jobs by the regional average of 1.34 workers per household. Assuming that 70 percent of jobs in San Pablo are held by local residents, the potential housing demand generated by the new jobs will be 336 residential units by 1995.

The assumption that local residents will be employed in 70 percent of the jobs in San Pablo is based on ABAG's estimation of commuting patterns. As indicated in Table 2, job outflow (the number of residents who work outside the community) is expected to decline 10 percent during the next five years, from 31 percent in 1990 to 28 percent of the employed population by 1995.

The largest employer in San Pablo is Contra Costa Community College with 400 full time and 100 part time employees. The City of San Pablo employs 99 full time and 39 part time workers. There are also a number of retail and grocery stores such as Raley's, K-Mart, Safeway, Mervyn's etc. employing a total of 229 full time and 384 part time workers. Many of San Pablo's residents work in neighboring cities, such as Richmond and Oakland.

In spite of the local growth in employment, the net outflow of employed residents compared to local jobs will remain substantial. In 1990, there was a net outflow of jobs, or deficit in local employment, of 3,360, suggesting that more than 31 percent of the City's employed residents commute to work outside the City. The percent of out-commuting is projected by ABAG to decline to 28 percent over the coming five years, but the City will retain its predominately bedroom community character.

#### **HOUSEHOLD INCOMES**

San Pablo has historically had a significantly lower average income than the County. In 1980, the median income in San Pablo was \$12,915, which was 56.5 percent of the County's median



income. According to the Census, 16.1 percent of San Pablo's families were below the poverty level in 1980, compared to only 6.1 percent countywide. The average household income in San Pablo is estimated by ABAG to be \$29,522 in 1990, compared to \$50,146 for Contra Costa County. The City's average household income is projected to remain significantly below the County's average. The lower average income in San Pablo is partially attributable to the size and condition of the housing stock, the lack of high-paying jobs and a high dependency ratio.<sup>1</sup>

## **AGE OF POPULATION**

In both San Pablo and the County, the percentage of the population under the age of 20 is declining, while the percentage of seniors is rising. Table 4 illustrates the age distribution in San Pablo and Contra Costa County in 1980, 1990, and 1995. Although the City has a higher percentage of seniors than the County, San Pablo's population is generally younger than the County's. The median age in 1980 was 28.8 in San Pablo and 31.5 in the County. San Pablo's current median age is approximately 31. About 27 percent of the population is under 20, and approximately 12 percent of the population is 65 or older. Table 4 may understate the aging of San Pablo's population, because the table is based on projections for Contra Costa County, which is experiencing a higher rate of residential development than San Pablo.

Most of San Pablo's adult population is married. As of the 1980 Census, 49 percent of the population over age 14 was married, 25 percent was single and never married, and 26 percent was widowed, divorced or separated.

## **DEPENDENCY RATIO**

The dependency ratio is one way to determine the relative size of the population which is under 18 years of age and over 65 years of age. This ratio is the "dependent population" (i.e., persons under 18 years and persons 65 years and older) as a proportion of the "supporting population" (i.e., persons 18 to 64 years old). In 1980, San Pablo's overall dependency ratio was 63.3 percent, compared to 58.6 percent in the County. San Pablo's dependency ratio increased to 71.2 percent in 1990. As shown in Table 4, census tract 3672 had the highest dependency ratio (nearly 70 percent), while census tract 3690 had the lowest (59.1 percent). The extremely high dependency ratio in census tract 3672 reflects the large percentage of children living in that tract in 1980. Generally, a lower dependency ratio indicates a greater proportion of income-earning population. Thus, the high dependency ratio in the City is likely one explanation for San Pablo's lower average household income when compared to the County.

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<sup>1</sup> The relative size of the population which is under 18 or over 65 years of age.



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**TABLE 4**  
**DEPENDENCY RATIO BY CENSUS TRACT**  
**(Persons under 18 years and 65 years +/-100 adults of 18-64 years)**  
**San Pablo**

<u>Area</u>	<u>1980</u>
Citywide	63.3%
3660	66.4%
3672	69.9%
3680	63.0%
3690	59.1%

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Sources: 1980 U.S. Census

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### ETHNIC COMPOSITION

San Pablo is one of the most ethnically diverse communities in the region. At the time of the 1980 Census, 69.4 percent of the City's population was Caucasian, 13.4 percent Afro-American, 12.7 percent Hispanic, with the remaining 4.5 percent comprised of other groups. By 1990, the Caucasian population decreased 19 percent, representing the most significant population decline in Contra Costa County. According to the 1990 Census, 26.8 percent of San Pablo's population is Hispanic, 21.3 percent is African American, and 17.2 percent is Asian. San Pablo's Asian population increased the most rapidly. As indicated in Table 5, the composition of San Pablo's population experienced the most significant changes, relative to the shifts in the ethnic composition within the County.

**TABLE 5**  
**ETHNIC COMPOSITION OF CITIES WITHIN CONTRA COSTA COUNTY**  
**1990 AND PERCENT CHANGE FROM 1980**

City	Population	White		African American		Asian		Hispanic*	
		% 1990	Change 1980-1990	% 1990	Change 1980-1990	% 1990	Change 1980-1990	% 1990	Change 1980-1990
Antioch	62,195	85.4	-3.9	2.6	+1.4	4.8	+2.5	15.6	+1.6
Brentwood	7,563	81.7	+6.0	0.7		1.7	+0.1	31.8	-7.7
Clayton	7,317	92.6	-1.9	1.0		5.0	+2.5	5.3	+0.6
Concord	111,348	84.0	-6.5	2.3	+0.7	8.7	+4.3	11.5	+4.3
Danville	31,306	91.6		0.8		6.5		4.1	
El Cerrito	22,869	65.6	-5.8	9.2	-0.5	22.5	+6.3	6.6	+2.0
Hercules	16,829	39.8	-5.9	12.8	+0.5	43.3	+6.7	10.4	-0.3
Lafayette	23,501	92.8	-2.6	0.5		5.8	+3.0	3.2	+0.6
Martinez	31,808	87.8	-3.8	3.3	+1.4	5.7	+2.7	8.4	+0.8
Moraga	15,852	89.3	-3.5	0.6	-0.3	9.1	+4.6	3.5	+0.5
Orinda	16,642	91.8		0.8		6.8		2.4	
Pinole	17,460	71.0	-15.8	7.0	+2.7	17.6	+12.6	9.8	+2.0
Pittsburg	47,564	58.6	+2.7	17.5	-2.6	12.2	+5.5	23.7	+5.0
Pleasant Hill	31,585	89.3	-4.0	1.4	+0.4	7.0	+3.6	6.6	+1.1
Richmond	87,425	36.1	-3.6	43.7	-4.2	11.8	+5.0	14.5	+4.2
<b>San Pablo</b>	<b>25,158</b>	<b>49.4</b>	<b>-19.0</b>	<b>21.3</b>	<b>+5.5</b>	<b>17.2</b>	<b>+12.7</b>	<b>26.8</b>	<b>+9.9</b>
San Ramon	35,303	87.1		2.0		9.0		5.8	
Walnut Creek	60,569	90.6	-3.1	1.0	+0.3	6.7	+2.8	4.7	-1.4

\*Persons of Hispanic origin can be of any race, and thus results in double counting. Rows do not add to 100 percent.  
 Danville, Orinda, and San Ramon were not incorporated in 1980.

Source: U.S. Census Bureau

### III. HOUSING AND NEIGHBORHOOD CHARACTERISTICS

#### THE EXISTING HOUSING STOCK

According to U.S. Census statistics, there were 9,417 housing units in San Pablo in 1990. Approximately 52 percent of the units are single-family homes. In comparison, 72 percent of the County's housing stock is single-family homes. The City's housing stock is generally older than the County's housing stock. Approximately 46 percent of San Pablo's residential units were built in the last 30 years, compared to 65 percent of the County's units. Nearly half of the City's housing stock was constructed between 1950 and 1969. A breakdown of San Pablo's housing stock, by date of construction, is highlighted in Table 6 below:

**TABLE 6**  
**AGE OF HOUSING STOCK**  
**SAN PABLO AND CONTRA COSTA COUNTY**

<u>Construction Period</u>	<u>San Pablo</u>		<u>Contra Costa County</u>	
1980 - 1990	1,061	11%	58,008	19%
1970 - 1979	1,067	11%	78,169	25%
1960 - 1969	2,253	24%	66,553	21%
1950 - 1959	2,281	24%	54,348	18%
1940 - 1949	1,892	20%	32,394	10%
1939 and prior	<u>863</u>	9%	<u>20,317</u>	7%
	9,417		309,789	

Note: Percentages may not add up to 100 percent due to rounding.

Sources: U.S. Census, 1980; State Department of Finance; Sedway & Associates

#### HOUSING PRODUCTION TRENDS

Residential growth is limited in San Pablo because of a lack of readily developable land. Approximately 100 units are added to San Pablo's housing stock annually. As indicated in Table Seven, 999 multifamily units and 121 single-family units were constructed in San Pablo between 1980 and 1989. Residential construction is slowing considerably in San Pablo, as indicated by recent production statistics. Between 1988 and 1990, only 123 units were built in San Pablo.

**TABLE 7**  
**HISTORIC GROWTH OF HOUSEHOLD AND HOUSING SUPPLY**  
**SAN PABLO**

**1. TOTALS**

Year Ending	Household Population	Number of Households	Total # of Housing Units	% Vacant	Housing Units		
					Single	Multi	Mobile Home
1980	19,915	8,168	8,356	2.2%	4,425	3,148	783
1981	20,396	8,420	8,782	4.1%	4,495	3,522	765
1982	20,580	8,458	8,820	4.1%	4,472	3,576	772
1983	20,834	8,519	8,962	4.9%	4,495	3,686	781
1984	20,916	8,593	9,041	5.0%	4,486	3,776	779
1985	(a)	8,605	9,157	6.0%	4,487	3,889	781
1986	20,924	8,675	9,119	4.9%	4,486	3,901	732
1987	20,963	8,828	9,343	5.5%	4,501	4,143	699
1988	21,159	8,847	9,340	5.3%	4,513	4,128	699
1989	21,163	8,816	9,314	5.3%	4,512	4,132	670
					48%	44%	7%

**2. ADDITIONS**

During the Year	Household Population	# of Households	Total # of Housing Units	Housing Units		
				Single-family	Multifamily	Mobile Home
1980						
1981	481	252	426	70	374	(18)
1982	184	38	38	(23)	54	7
1983	254	61	142	23	110	9
1984	82	74	79	(9)	90	(2)
1985	(a)	12	116	1	113	2
1986	132	70	(38)	(1)	12	(49)
1987	(a)	153	224	15	242	(33)
1988	196	19	(3)	12	(15)	0
1989	4	(31)	(26)	(1)	4	(29)
<b>TOTAL</b>	<b>1,248</b>	<b>648</b>	<b>958</b>	<b>87</b>	<b>984</b>	<b>(113)</b>
<b>Average 1980-89</b>	<b>139</b>	<b>72</b>	<b>106</b>	<b>10 9%</b>	<b>109 103%</b>	<b>(13) -12%</b>
<b>Average 1986-89</b>	<b>93</b>	<b>53</b>	<b>39</b>	<b>6 16%</b>	<b>61 155%</b>	<b>(28) -71%</b>

\* State Department of Finance numbers inconsistent for these years.

\* An increase in the number of households in a year where more housing units were demolished than constructed indicates overcrowding or more than one family per housing unit.

Sources: California State Department of Finance; Sedway & Associates.

Note: Population estimates reported by the State Department of Finance are actually as of January 1 of each year, but for purposes of the above analysis are treated as if they are on December 31 of the prior year.



## PRICES AND RENT LEVELS

### Owner-Occupied Units

The average home resale price in San Pablo was \$102,913 during 1989, based upon information compiled by the West Contra Costa County Board of Realtors. Table 8 summarizes average home resale prices in San Pablo and surrounding communities. These figures illustrate that the City's resale housing prices are quite affordable relative to West Contra Costa County and the Bay Area, where the median home price was \$151,592 and \$257,535, respectively.

The average home price in San Pablo increased nearly 11 percent from 1988 to 1989. This increase is considerably less than the average appreciation rates achieved in the surrounding areas, where home resale prices increased between 14 and 22 percent during this period. Regional housing prices, sales, and production have slowed considerably since the 1988 and 1989 surge of activity and prices. In part, the slowdown in appreciation is attributable to an overheated market which pushed homebuyers to their financial limit.

Home prices vary widely in San Pablo, depending on the size, age, condition and location of each home. According to local realtors, typical small two-bedroom and three-bedroom houses in older, less affluent neighborhoods currently sell for \$90,000 to \$120,000. A moderate-size three-bedroom house in the hills currently is worth between \$170,000 and \$185,000. Home prices for newly-constructed single-family units in San Pablo range between \$125,000 and \$300,000.

### Rental Units

Table 9 summarizes market rents and vacancies in West Contra Costa. As indicated, market-rate apartments in San Pablo range from \$450 to \$495 per month for a studio, \$560 to \$580 for a one-bedroom unit and \$660 to \$765 per month for a two-bedroom unit.

Rents at San Pablo Senior Housing, a new 54-unit senior project, will range from \$329 to \$448 for one-bedroom apartments. Tenants must be low- or very-low income seniors. Two additional low-income apartment projects in San Pablo are El Portal Gardens and Rumrill Gardens. Tenants at these projects pay 30 percent of their income towards rent; the remainder is subsidized by Housing and Urban Development (HUD). Due to the high demand for affordable apartments, both of these projects have very long waiting lists.

Data on historic rent levels in San Pablo are not available. However, Contra Costa County and Bay Area historic median rent data are indicative of trends in San Pablo. As shown in Table 10, Contra Costa County rents increased 2.7 percent annually from January 1987 to January 1990. In comparison, Bay Area rents rose only 1.6 percent annually between 1985 and 1990. As of January 1990, median rents in Contra Costa County were significantly lower than the median rents in San Francisco and the Bay Area.



TABLE 8  
ANNUAL AVERAGE HOME PRICES (1)  
WEST CONTRA COSTA COMMUNITIES AND BAY AREA

Community	1985	Percent Increase 1985-1986	1986	Percent Increase 1986-1987	1987 (2)	Annualized Percent Increase 1987-1988 (3)	1988	Percent Increase 1988-1989	1989
San Pablo	N/A	N/A	N/A	N/A	N/A	N/A	\$92,776	10.9%	\$102,913
Richmond	N/A	N/A	N/A	N/A	N/A	N/A	\$123,466	15.2%	\$142,191
Hercules	N/A	N/A	N/A	N/A	\$138,621	10.4%	\$145,861	5.4%	\$153,810
Pinole	N/A	N/A	N/A	N/A	\$127,544	25.3%	\$143,672	20.3%	\$172,841
El Cerrito	N/A	N/A	N/A	N/A	\$174,041	46.7%	\$214,676	14.4%	\$245,639
El Sobrante	N/A	N/A	N/A	N/A	\$128,723	7.5%	\$133,576	22.3%	\$163,305
West Contra Costa	100,349	8.2%	108,538	6.9%	\$116,049	12.5%	\$130,505	16.2%	\$151,592
Bay Area (4)	146,451	14.4%	167,612	4.4%	\$175,064	33.6%	\$233,921	10.1%	\$257,535

(1) Based on Multiple Listing Service (MLS) sales of single-family homes, townhomes, and condominiums. MLS data includes many, but not all, residential sales. It does not include sales of many newly constructed homes, particularly high end houses.

(2) 1987 figures for Hercules, Pinole, El Cerito and El Sobrante are for the last 6 months of the year only.

(3) The annualized increase in home price is calculated by dividing the percentage change by 6 months and multiplying by 12 months. For Hercules, Pinole, El Cerrito, and El Sobrante only.

(4) Median home prices based on December MLS sales data from the following boards: Berkeley, Contra Costa, Los Altos-Los Gatos-Saratoga-Mountain View-Sunnyvale, Marin, Palo Alto, San Jose, Southern Alameda, Oakland, and San Francisco.

Source: West Contra Costa Board of Realtors; California Board of Realtors; Sedway & Associates. January 1990.

[sanpablo.prices.eca.9.90]

Date printed: 11/07/90

TABLE  
RENTS AND VACANCIES FOR APARTMENT COMPLEXES  
WEST CONTRA COSTA COUNTY  
August 1990

Project & Location	# Units	Unit Plan (Bd/Ba)	Unit Size (Sq.Ft.)	Monthly Rent	Rent/ Sq.Ft.	Vacancy Rate	Tenant Profile	Comments
<u>San Pablo</u>								
Villa Alvarado	58	Studio	456	\$495	\$1.09	1.7%	Ages: 20 to 50. Approx. 50% single. Move from local area.	Tenant turnover rate approximately 5% per month. Absorption keeps up with tenant turnover.
1330 Contra Costa	96	1/1	650	\$575	\$0.88	0.0%		
	27	2/1	825	\$675	\$0.82	0.0%		
	16	2/1.5	986	\$765	\$0.78	6.3%		
	197					1.0%		
Montoya Gardens	8	Studio	400	\$450	\$1.13	0.0%	Ages: 20 to 65. Approx. 60% single. Move from local area.	Tenant turnover rate approximately 3% per month. Continuous low vacancy.
5005 Montoya Avenue	48	1/1	625	\$560	\$0.90	0.0%		
	40	2/1	850	\$660	\$0.78	0.0%		
	96					0.0%		
The Breakers	74	1/1	780	\$580	\$0.74	0.0%		Project will be converted to condominiums in early 1991. No new rentals are being accepted.
Church Lane & Willow Rd.	40	2/1	880	\$695	\$0.79	0.0%		
	114					0.0%		
<u>Richmond</u>								
Hilltop Bayview Apartments	480	1/1	704	\$695	\$0.99	2.1%	Ages: Avg. 25 to 30. Primarily singles. Tenants move from San Francisco and other Richmond areas.	Tenant turnover averages 7% a month. Majority of tenants work in San Francisco.
	144	2/1	904	\$795	\$0.88	1.4%		
	384	2/2	1,108	\$875	\$0.79	0.5%		
	1,008					1.4%		
<u>El Cerrito</u>								
Portola Arms	8	1/1	678	\$650	\$0.96	0.0%	Ages: 90% retired. 60% singles.	Tenant turnover reportedly 10% per year.
6615 Schmidt	8	1+1/1	860	\$700	\$0.81	0.0%		
	6	2/2	970	\$750	\$0.77	0.0%		
	2	3/2	1,332	\$950	\$0.71	0.0%		
	24					0.0%		
Hacienda Apartments	22	1/1	480	\$540	\$1.13	4.5%	Ages: avg. 30 to 40. Approx. 50% single. Few kids.	Tenant turnover approx. 2% per month. Many student tenants.
6543 Portola Dr.	6	2/1	640	\$625	\$0.98	0.0%		
	28					3.6%		
Civic Plaza Gardens Apts.	36	1/1	650	\$710	\$1.09	0.0%	Ages: 20 to 40 Approx. 70% single.	Tenant turnover approx. 3% per month. Vacancy last six months avg. 4% per month.
10960 San Pablo	54	2/1	825	\$780	\$0.95	0.0%		
	72	2/2	850	\$820	\$0.96	0.0%		
	162					0.0%		

Source: Sedway & Associates, August 1990.  
[sprnts,kwf,8/90]

**TABLE 10**  
**HISTORIC TRENDS IN MEDIAN ADVERTISED RENTS**  
**BAY AREA**

Date	SAN FRANCISCO		OAKLAND		CONTRA COSTA COUNTY		BAY AREA		CPI	Percent Increase
	Median Rent	Percent Increase	Median Rent	Percent Increase	Median Rent	Percent Increase	Median Rent	Percent Increase		
January, 1980	\$475	--	\$325	--	N/A	N/A	\$395	--	240.7	--
January, 1981	525	10.5%	350	7.7%	N/A	N/A	450	13.9%	260.5	8.2%
January, 1982	595	13.3%	400	14.3%	N/A	N/A	480	6.7%	295.8	13.6%
January, 1983	650	9.2%	415	3.8%	N/A	N/A	525	9.4%	297.3	0.5%
January, 1984	750	15.4%	475	14.5%	N/A	N/A	595	13.3%	311.7	4.8%
January, 1985	850	13.3%	510	7.4%	N/A	N/A	695	16.8%	328.7	5.5%
January, 1986	900	5.9%	550	7.8%	N/A	N/A	700	0.7%	341.1	3.8%
January, 1987	850	-5.6%	625	13.6%	555	--	675	-3.6%	348.8	2.3%
January, 1988	900	5.9%	595	-4.8%	550	-0.9%	675	0.0%	362.3	3.9%
January, 1989	895	-0.6%	625	5.0%	575	4.5%	725	7.4%	381.3	5.2%
January, 1990	975	8.9%	625	0.0%	600	4.3%	750	3.4%	395.1	3.6%
<b>1/80-1/90</b>										
<b>TOTAL INCREASE</b>	500	105.3%	300	92.3%	N/A	N/A	355	89.9%	154.4	64.1%
<b>ANNUAL AVERAGE</b>	50	10.5%	30	9.2%	N/A	N/A	36	9.0%	15	6.4%
<b>1/80-1/85</b>										
<b>TOTAL INCREASE</b>	375	78.9%	185	56.9%	N/A	N/A	300	75.9%	88	36.6%
<b>ANNUAL AVERAGE</b>	75	15.8%	37	11.4%	N/A	N/A	60	15.2%	17.6	7.3%
<b>1/85-1/90</b>										
<b>TOTAL INCREASE</b>	125	14.7%	115	22.5%	45 **	8.1%	55	7.9%	66.4	20.2%
<b>ANNUAL AVERAGE</b>	25	2.9%	23	4.5%	15	2.7%	11	1.6%	13	4.0%

\*\* Total increase is from January 1987 to January 1990.

Source: Bay Area Council, Sedway & Associates, May 1990.

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Rents are expected to increase during the 1990s at a more rapid rate than was experienced between 1985 and 1989. The reasons for the rise include higher purchase prices for owner-occupied units and the 1986 Tax Reform Act, which reduces incentives to build new multifamily projects.

## **VACANCY RATES**

There is an acute housing shortage throughout the Bay Area. While the residential vacancy rate in each of these areas is between two and three percent, housing market equilibrium generally occurs when the vacancy rate is about 4.5 to 5.0 percent, which allows for a normal turnover of units. A lower rate indicates excess demand for housing relative to the supply.

A recent survey of apartments in San Pablo found vacancy rates of zero to four percent (Table 9), compared to 1988 when the multifamily vacancy rate was approximately nine percent, according to the Federal Home Loan Bank (FHLB). The FHLB estimated that the overall residential vacancy rate in San Pablo in 1988 was about 3.3 percent. The single-family vacancy rate was approximately one percent. Contra Costa County and Bay Area 1988 vacancy rates were also low, averaging 2.7 percent and 1.7 percent, respectively.

The State Department of Finance (DOF), also publishes vacancy rates, using several estimating techniques. FHLB data is generally considered a more accurate assessment of actual vacancy rates since it is based on actual postal deliveries, but DOF data can be used to measure vacancy rate trends. Based on DOF vacancy data shown in Table 11, San Pablo vacancy rate increased from 2.2 percent in 1980 to 7.5 percent in 1990. The vacancy rate will likely decrease in the 1990s due to the lack of residential development opportunities.

## **NEIGHBORHOOD PROFILES**

### Bayview

The Bayview neighborhood is primarily developed by low-density single-family homes. The Leroy Heights neighborhood and one elementary school are located in this area. The area does have some industrial footage along the Giant Road portion of the area. As the area is almost completely built out and the existing housing stock is in good shape, most housing development in the area is limited to infill, rehabilitation, and additions to existing structures.

### Rumrill and Sheffield

The Rumrill and Sheffield neighborhood is essentially a low-density residential area although it has higher densities along the Rumrill and San Pablo Avenue corridors. Commercial businesses are interspersed throughout the area with the highest concentration found along San Pablo Avenue. Moderate and market rate housing development has recently occurred on two of the last remaining parcels in the area. One elementary school is located in the area and limited industrial activities are found along the frontage of Giant Road.



### El Portal

The El Portal neighborhood is dominated by commercial and educational uses. The El Portal Shopping Center and Contra Costa College are located in this area. The Civic Center complex is also found in this locale. Residential development in the area is characterized by medium and high residential uses.

### Old Town

The Old Town neighborhood is typified by low-density residential development. The area also contains the City's largest park and two schools. Commercial businesses front 23rd and Market Avenues. Industrial uses are located along Rumrill Street. The Old Town neighborhood contains some of the oldest housing stock in the City. As the area is almost devoid of any vacant land for future development, current revitalization activity in the area is focusing on rehabilitation and improvement to the existing housing stock and replacement of substandard units in the area.

### Central and South Entrance

The Central and South entrance neighborhoods are a mix of high-density residential and commercial land uses. The Town Center shopping complex and the neighboring K-Mart complex dominate this established area. The Brookside Hospital is also located in this area. Residential uses are primarily medium- and high-density developments. The area also contains the highest percentage of mobile homes in the City.

### Oak Park

The Oak Park area is characterized by medium-density residential developments, by open space, and one shopping center complex. New single-family homes are being proposed in this area that will provide some of the most recent additions to the City's housing stock.

## **HOUSING CONDITIONS SURVEY**

As previously discussed, approximately 29 percent of San Pablo's housing stock is more than forty years old. While a majority of these homes have been well cared for, a number of homes show signs of physical deterioration. Housing conditions in the newer neighborhoods are generally good.



**TABLE 11**  
**CONTRA COSTA COUNTY VACANCY RATES**  
**JANUARY 1, 1990**

<b>City</b>	<b>Percent Vacant</b>
Antioch	6.46
Brentwood	5.27
Clayton	0.44
Concord	4.18
Danville	3.06
El Cerrito	3.70
Hercules	6.52
Lafayette	3.11
Martinez	3.45
Moraga	2.01
Orinda	2.48
Pinole	4.49
Pittsburg	6.62
Pleasant Hill	4.76
Richmond	5.22
San Pablo	7.48
San Ramon	4.58
Walnut Creek	5.53
<b>Total Incorporated</b>	<b>4.81</b>
Source: California Department of Finance Demographic Research Unit	

To substantiate the extent of the housing conditions problem, the City's consultant conducted a windshield survey of the census tracts 3660, 3680, and 3690. The survey evaluated six building components, including: roof, foundation, porches and stairs, paint and exterior surfaces, windows, and doors. An overall rating of sound, minor, moderate, substantial or dilapidated was assigned to each structure based upon a qualitative evaluation of each of the building components. During the month of September 1990, 4,787 units were surveyed—approximately 53 percent of the City's total housing stock. The purpose of conducting a survey on a very large sample size is to ensure accuracy in extrapolations to the total population.

Based on the housing conditions survey, highlighted in Table 12, 91 percent of the City's housing stock is sound. Approximately nine percent of the units surveyed required at least minor repairs. Applying this percentage to the entire housing stock, there are approximately 810 units requiring repair. Of those, 325 units require minor repairs, 391 units require moderate level repairs, and 75 units require substantial repairs. Further, the survey results indicate that 0.2 percent, or 19 homes in the City, are dilapidated. As shown in Table 12, the most common building component needing repairs was exterior surfaces (23 percent of all homes surveyed).

The result of the housing conditions survey will be useful in targeting the City's rehabilitation programs to the areas most in need. Both the location and extent of the problem will be used to target available funds to the neighborhoods evidencing the greatest need.

## **RESIDENTIAL ENERGY CONSERVATION**

Energy costs are a significant component of total housing costs. For this reason, it is important that energy conservation measures are identified and incorporated into City housing policies. In order to ensure energy conservation measures statewide, the Energy Commission created conservation standards for single-family and multifamily homes. These standards require newly-constructed homes to make use of a series of energy conservation measures to ensure a minimum level of efficiency. The Building Department enforces these standards on a local level. Developers and builders can use a number of energy conservation measures to attain the standards, including wall, ceiling, and floor insulation; energy-efficient equipment; and double-glazed windows. Additionally, the City supports PG&E's weatherization program (as described in Chapter VII), which has been instrumental in reducing energy costs of San Pablo renters and homeowners.

Table 12  
City of San Pablo  
Housing Conditions Survey<sup>1</sup>  
Selected, Older Neighborhoods

				Repairs Needed, By Building Component (of Homes Needing Repairs)						Level of Deterioration <sup>2</sup> (of Homes Needing Repairs)					
Neighborhood	Total Units Surveyed	# in Need of Repairs <sup>3</sup>	% in Need of Repairs	Roof	Found- ation	Porches/ Stairs	Paint/Exter. Surfaces	Windows	Doors	Sound <sup>3</sup>	Minor	Moderate	Sub- stantial	Dilap- idated	TOTAL
Census Tract 3660	2,230	96	4%	120	29	51	347	54	95	2,134 96%	49 2%	35 2%	10 0%	2 0%	2,230 100%
Census Tract 3680	1,570	166	11%	205	46	74	420	128	136	1,404 89%	51 3%	98 6%	12 1%	5 0%	1,570 100%
Census Tract 3690	987	156	16%	226	68	74	330	91	131	831 84%	69 7%	68 y%	15 2%	4 0%	987 100%
TOTAL	4,987	418	9%	551	143	199	1,097	273	362	4,369 91%	169 4%	201 4%	37 1%	11 0%	4,787 100%

<sup>1</sup> Based on windshield survey conducted by Sedway & Associates during September 1990.

<sup>2</sup> Based on HCD guidelines, points are assigned to the level of deterioration in each category as follows:

FOUNDATION: 15 pts. if partial foundation is required; 25 pts. if foundation needs replacement.

ROOF: 5 pts. if in need of patching; 10 pts. if in need of structural repair; 15 pts. if in need of replacement.

PORCH/STAIRS: 3 pts. if in need of paint; 5 pts. if minor structural repairs are required; 10 pts. if in need of replacement.

PAINT/EXTERIOR SURFACES: 3 pts. if in need of paint; 5 pts. if patching and painting are required; 10 pts. if in need of replacement and painting.

WINDOWS: 5 pts. if in need of repair; 10 pts. if in need of replacement.

DOORS: 1 pt. if in need of paint; 3 pts. if replacement is required.

Points are then totaled to determine the overall level of deterioration as follows:

SOUND = 9 points or less; MINOR = 10-15 points; MODERATE = 16-39 points; SUBSTANTIAL = 40-55 points; DILAPIDATED = 56+ points.

<sup>3</sup> Includes homes in need of minor repair, but judged "sound" by HCD standards. Of the 4,787 homes surveyed, 824 required some minimal repairs such as painting or roof patching, but are considered "sound" by HCD standards.

Source: Sedway & Associates, September 1990.



#### IV. RESIDENTIAL DEVELOPMENT CONSTRAINTS

The purpose of this section is to identify those governmental and nongovernmental factors unique to the community that inhibit the development, maintenance, or improvement of housing. Included in this analysis is a summary of the land potentially available for housing.

##### POTENTIAL LAND AVAILABLE FOR HOUSING

A land inventory provides useful data to compare San Pablo's residential holding capacity with the City's new construction need. Table 13 summarizes San Pablo's inventory of available land for housing. The locations of the major sites are illustrated in Map 3. All the sites listed are located in existing service districts and thus have adequate public facilities and services necessary to accommodate development.

As indicated in Table 13, the existing vacant land in San Pablo can accommodate up to 325 new residential units, including 25 units for very-low-income households and 160 units for low- to moderate-income households. This capacity surpasses the City's new construction need and regional fair share during the next five years.

The Church Lane parcel (#1) is targeted by the City as a potential site for senior housing that could serve very-low-income seniors. Although the site is currently zoned for commercial uses, the C-1 light commercial district allows residential development with a use permit. San Pablo's future land use map indicates that the parcel can be developed for commercial or residential uses.

The three hillside parcels (#2, #3, and #4) are large areas of vacant residentially zoned land. Each of the areas, however, present significant geologic constraints to development. Although adequate geologic work could stabilize the areas, the exorbitant costs associated with the site preparation would prohibit affordable housing development.

Similar to the Church Lane parcel, the San Pablo Dam Road site (#5) is also designated C-1. This site offers excellent potential for multifamily housing given that it is one of the few remaining flat vacant parcels. The City anticipates that the site would most likely be developed at the maximum permissible density (25 units per acre). This assessment is based on the City's development patterns of commercially zoned land converted to residential uses during the past 10 years. For example, Case de Azores condominiums was built at 40 units per acre on land zoned for commercial uses. The Breakers Apartment project's density is 38 units per acre and was built on C-1 zoned land in 1985. The recently built senior housing complex (52 units per acre) was built on land zoned C-1. San Pablo's strong track record of converting commercially zoned parcels to residential uses, as necessary, demonstrates the potential for residential development on parcels #1 and #5.

San Pablo's remaining share of low- to moderate-income housing will most likely be met through infill and secondary units. The City has approved an average of 15 to 20 infill units and 10 to 15 secondary units annually. The infill units have been primarily manufactured housing construction and targeted to moderate-income households. Secondary units are primarily rented to low-income individuals.



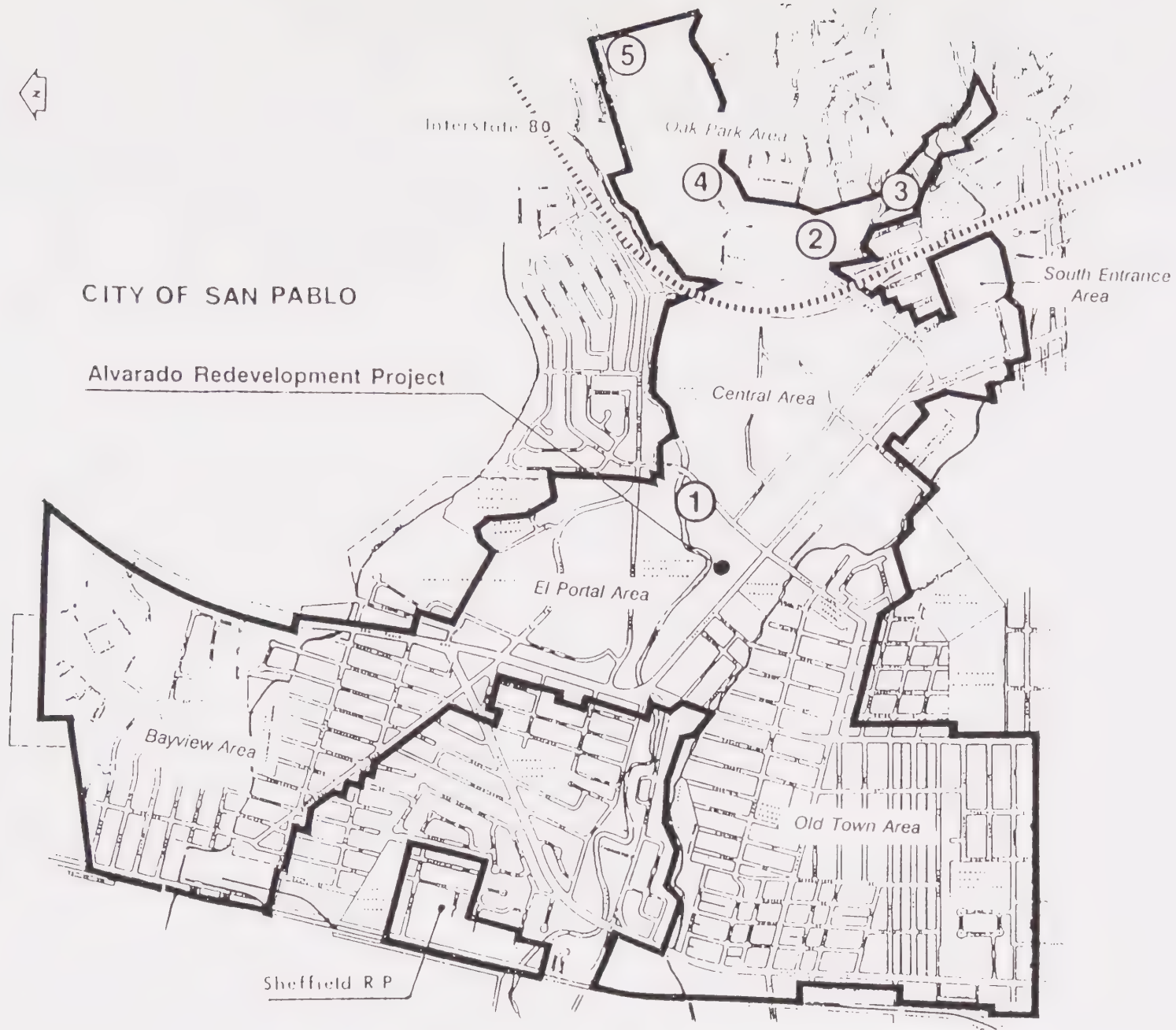
TABLE 13  
VACANT LAND IN SAN PABLO POTENTIALLY SUITABLE FOR RESIDENTIAL DEVELOPMENT  
(As Of January 1991)

Map Ref. #	Site/Location	Current Zoning	Potential D.U./Acre	Acres	Total D.U. Potential	Max. Low-/Mod. Units	Comments
1	Church Lane near El Portal	Light Commercial <sup>a</sup> (C-1)	25	1	25	25	Site could potentially be rezoned to PC (planned community), allowing 25 units per acre. Potential site for senior housing, serving very-low-income seniors.
2	Hillside Properties Between San Pablo Dam Rd. and Hillcrest Road	Single-Family Residential R-1	4-8	8.5	34-68	0	These parcels are located in the Alquist Priolo Special Study Zone, a slide area. Property currently not suitable for residential development; however, sufficient geologic work could potentially stabilize area.
3	Hillside Property End of Marin Avenue & Riverside Avenue	Single-Family Residential R-1	4-8	1.3	5-10	0	These parcels are located in the Alquist Priolo Special Study Zone, a slide area. Property currently not suitable for residential development; however, sufficient geologic work could potentially stabilize area.
4	Hillside Property	Single-Family Residential R-1	9	12 (gross) 5.5 (net)	50	0	Sprincin Development submitted preliminary plans for up to 50 single-family units.
5	San Pablo Dam Road at eastern City limit	Light Commercial <sup>a</sup> (C-1)	25	5	125	125	Relatively flat; potentially suitable for low- and moderate-income multifamily housing.
NA	22nd & Lovegrove	R-1	12	1	12	0	Plans for manufactured single-family homes.
NA	Infill Lots	R-1	8-14	---	15-20	20	San Pablo averages approximately 15-20 infill developments annually. Units are primarily manufactured housing affordable to moderate-income households.
NA	Secondary Units	R-1	NA	---	10-15	15	San Pablo approves approximately 10-15 secondary units annually.
Total Potential Units					276-325	185	

<sup>a</sup> The permitted residential density in light commercial zones (C-1) is one unit per 1,000 square feet of land, or approximately 44 residential units per acre.

Sources: City of San Pablo Planning Department; Sedway & Associates.

# MAP 3



LOCATION OF VACANT LAND  
IN SAN PABLO

## GOVERNMENTAL CONSTRAINTS

Governmental regulation, while intentionally regulating the quality of development in the community to further the public welfare, can also unintentionally increase the cost of development, and thus the cost of housing. These governmental constraints include land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures. Land use controls may limit the amount or density of development, thus increasing the cost of housing per unit. Building codes may set specific building standards which add material costs or limit building space on a site, thus increasing costs, as do offsite costs such as the installation of a traffic signal.

This section reviews San Pablo's regulatory environment to determine whether local policies contain excessive performance standards that operate as unwarranted constraints to housing development. The chapter on "Housing Programs" addresses responses to mitigate the effects of identified constraints.

### Land Use Controls

City zoning ordinances and development regulations establish maximum residential densities based upon the availability of public services, traffic constraints, neighborhood character, etc. San Pablo's residential zoning regulations are established to provide suitable land area for the various types of residential units needed in the city.

The City of San Pablo has two multi-family zoning categories which allow densities between 22 and 25 units per acre. The zoning ordinance establishes an open space requirement of 300 square feet per unit. Minimum lot size for multifamily developments is 5,000 square feet and 6,000 square feet for garden apartments. Single-family dwelling units minimum lot size is 5,000 square feet. In addition, the City provides several small lot districts that permit minimum lot sizes of 3,000 to 4,000 square feet. Compared to other cities in the County and Bay Area, San Pablo's zoning regulations are not restrictive and do not create a constraint to residential development. Table 14 provides a summary of San Pablo's residential zoning regulations, including building setback, height, and parking requirements for single- and multifamily residential zones.

### On-and Off-Site Improvement Requirements

San Pablo's Municipal Code specifies general design standards for residential development (Chapter 16.20) relating to streets, sidewalks, landscaping and developer requirements for upgrading public infrastructure.



**TABLE 14**  
**CITY OF SAN PABLO RESIDENTIAL ZONING REQUIREMENTS (a)**

<b>LAND USE CONTROLS</b>				
District	R-1 Single-Family	R-2 Duplex	R-3 Multifamily	R-G Garden Apartment
Min. Building Site Area (Sq.Ft.)	3,000	5,000	5,000	6,000
Maximum Density (Units/Acre)	14.5	17.4	25	22
Building Setback (Minimum Feet)	20	20	15	15
Front Yards	4	5	5 - 12	5 - 10
Side Yards	15	15	15	15
Rear Yard				
Height Limit (Dwellings)	30 Feet	30 feet	75	50
Parcel Coverage	45%	50%	70%	60%
Parking Requirement	Two covered off-street spaces	Two covered off-street spaces/unit	Two spaces per unit; 1 covered garage & 1 carport per unit.	Two spaces per unit; 1 covered garage & 1 carport per unit.
Requirement Based on Location of Parking				
Front Half of Property	Garage	Garage	N/A	Garage
Rear Half of Property	Garage or Carport	Garage or Carport	N/A	N/A
Boarding Housing or Shelter Permitted Use?	No	No	Yes, with use permit	No

(a) The summary of San Pablo's requirements is for an interior lot of the typical lot size. See San Pablo's Zoning Ordinance for details or exceptions and corner lots.

The width of streets not shown on any master street plan or affected by city council proceedings must follow the guidelines provided below:



Type	Minimum Right of Way Policy
Secondary Streets	60 feet
Residential Streets	50 feet
Substandard Residential Streets <sup>1</sup>	40 feet
<sup>1</sup> Requires the City Council to adopt a resolution by four-fifths vote attesting that the narrower street is required for public convenience and necessity.	

The minimum width for sidewalks on residential streets is five feet on each side with vertical curb and concrete sidewalks.

San Pablo's Municipal Code stipulates that landscaping of a planting strip may be required when the rear of a lot borders any freeway, state highway or parkway, and street trees may be required by the Planning Commission. In addition, the Code specifies developer requirements for public infrastructure such as grading and paving streets, drainage, easements for public utilities and the installation of curbs, sidewalks and gutters. However, whenever, in the opinion of the city engineer, the construction of sidewalks, curbs, gutters and paving results in extraordinary costs, the requirements may be waived by the City Council.

### Building Codes

The City of San Pablo uses the Uniform Building Code (UBC) for both new construction (with amendments) and rehabilitation. A review of the amendments indicates that they have no substantial impact on the cost of residential development. San Pablo's amendments to the UBC are primarily procedural and administrative, such as filing procedures, and to enforce safety procedures of dangerous or unsafe buildings. The safety procedure amendment includes an inspection of every building reported dangerous or damaged. If the building is found unsafe and abandoned, the building official must notify all owners within 10 days of the requirements to repair or demolish the building. If the building is occupied but unsafe for human occupancy, the owner has 30 days to comply. The purpose of this ordinance is to remove dilapidated buildings and public nuisances from the housing stock. The program's success in creating new affordable housing is due to a strong market for infill housing sites. San Pablo uses the UBC's enforcement measures for existing units, new construction and residential rehabilitation.

The process for identifying and resolving code violations include building inspections, stop work notices, and double fees if necessary. In addition, the City enforces alternative procedures for the abatement of dangerous or unsafe buildings. For example, the City amended the UBC to add that public utility services shall not be authorized by the Building Official until a Certificate of Occupancy has been issued. Other amendments to the UBC pertain to building permit fees. The

City's fee structure is determined by City Council resolution. As indicated in Appendix A, San Pablo's fees are reasonable and relatively lower than surrounding jurisdictions.

### Development Fees

Development fees are an important source of city revenue to off-set the cost of providing public services for residential developments and to cover the cost to review and process applications. In response to the severe taxing constraints imposed on cities by Proposition 13, many cities in California have significantly increased their development fees. Although fees are a critical source of revenue, exorbitant fees could substantially increase the cost of residential development. Increased development costs, passed on to the consumer, further exacerbates the region's housing affordability problem.

In creating a development fee structure, the City of San Pablo carefully balanced the need to offset the cost of public services with a level of fees that do not inhibit residential development. Based upon the fee schedule effective September 1990, total fees average \$1,612 for a typical 1,500-square-foot single-family detached home on an existing in-fill lot in San Pablo.

A new single-family home in a major subdivision would be charged fees of approximately \$2,683 per unit. These fees are significantly lower than other cities in the County and region (see Appendix A).

### Permit Processing Procedures

In the City of San Pablo, the time necessary for obtaining approvals varies widely depending on the complexity of the project. On average, a single-family development will require a maximum of six months for development approvals. Delays usually occur as a result of lengthy environmental analysis or public concern.

Relative to other cities in the County, San Pablo provides permits and approvals quite expeditiously. For example, San Pablo acts upon tentative subdivision applications for minor subdivisions within three months. Final maps require only one month. San Pablo completes plan checks and building permits within approximately three weeks, in comparison to four months for other cities in the Bay Area.

### Infrastructure

Much of San Pablo's infrastructure is old and strained; however, the systems can still accommodate the projected housing needs during the next five years. The cost of infrastructure improvement required for residential development will be borne by the developers.

For example, East Bay Municipal Utilities District, supplying water to San Pablo, charges developers a fee for new water pipelines. According to the District, there is currently sufficient water supply for new residential construction during the next five years. The primary problem

areas will be for replacement and infill housing construction since the condition and size of existing pipelines are not adequate for current standards. Again, developers would be required to pay for upgrading the system to accommodate new development. The West Contra Costa County Sanitary District projects that they have sufficient capacity to supply service to a few hundred additional residential units during the next five years. Large subdivisions would require site-specific studies.

### Limited State and Federal Funding

Throughout the Bay Area, and nation generally, a significant constraint to providing affordable housing has been the declining amount of federal and state funds available for housing. Popular programs which had long supplemented local initiatives have all but dried up. San Pablo has been severely impacted by the withdrawal and expiration of government funding.

In the 1970s and early 1980s, San Pablo built a comprehensive housing department funded through federal and state initiatives. However, the department slowly diminished as housing programs expired. For example, the San Pablo Community Development Department relied on SB-99 funds to subsidize new construction of affordable housing units. The SB-99 funds expired in the early 1980s. Again, in 1988, HUD approved the City's application for the Section 312 loan program; however, due to the lack of funding in the program, San Pablo never received any funds.

## **NON-GOVERNMENTAL CONSTRAINTS**

### Land Availability

As previously discussed, there is very little land available for residential use in San Pablo. The City is essentially built out with the exception of a few randomly distributed infill lots. The scarcity of developable land is one of the primary constraints to providing additional affordable housing. The City has proactively responded to this constraint by rezoning commercial properties to residential uses.

### Availability of Financing

The Community Reinvestment Act (CRA) was enacted by Congress in 1977 to encourage reinvestment in lower income and minority neighborhoods. The purpose of the CRA is to help prevent discrimination in mortgage lending due to race, income, age of housing stock, neighborhood characteristics and other socio-economic factors. With the passage of the CRA, Congress also enacted the Home Mortgage Disclosure Act (HMDA) which requires regulated financial institutions to disclose the number, amount and location of residential loans originated. In 1990, the Federal Financial Institutions Examination Council approved a new format for HMDA statements, requiring financial institutions to disclose application data on the race or national origin, gender and income of loan applicants. The application data provide critical information to determine whether lending discrimination exists within a particular neighborhood or



community. The first HMDA report with application data will not be available until late 1991 or early 1992.

The availability of financing for the residents of the City of San Pablo was analyzed in terms of racial and economic discrimination. Seven real estate professionals that are active in the San Pablo residential market responded to a survey about the availability of financing. Results from the survey indicate that financing for purchase, new construction, or rehabilitation of homes is generally available to all segments of the community. The results did reveal, however, that there may be cultural bias in the lending criteria for certain Laotian residents of the City of San Pablo. This bias may have developed as a result of the common practice of Laotian residents to not use financial institutions for holding their savings. This money is, therefore, "not seasoned" according to the new Fannie Mae guidelines which disqualifies these residents from obtaining mortgages. Despite the discriminatory effect of such criteria, it cannot be said that such lending institutions are engaged in discriminatory practices according to the CRA because the bias is part of the Fannie Mae guidelines each lending institution must follow rather than the institution's own policy and practice.

### The Cost of Land

Land cost is the second most significant constraint to development of affordable housing and the greatest of all housing development costs. This phenomenon has particularly onerous implications for the development of rental housing, as renters are generally the least able to afford more costly housing. On a per-unit basis, developers of for-sale projects such as townhomes or condominiums, can generally afford to pay much higher land prices than apartment developers. As such, many of the remaining parcels zoned for multifamily uses are being marketed at prices that are out of reach for the developer of rental property. This factor has two negative impacts on the availability of housing. First, there are likely to be fewer market-rate apartments brought on-line in the next several years. Second, to the extent that the multifamily land is developed with for-sale projects, the developer may find it more marketable to reduce the overall project density in exchange for higher unit prices. Thus, the overall density is likely to be less than that associated with an apartment project.

Although San Pablo's land prices are relatively lower than other cities in the Bay Area, the cost of land continues to be a constraint to residential development. Multifamily developments are currently commanding raw land values at approximately \$30,000 per unit, as indicated in Table 15.

### Construction Costs

Increasing construction costs also constrain opportunities for developing affordable housing. As of October 1990, a standard quality stick-built single-family residence (2,200 square feet) cost approximately \$169,400 to build, or \$77 per square foot, excluding land. Multifamily residential construction costs are less, approximately \$57 per square foot. Due to the scarcity of land,



financing difficulty, and the financial disincentives introduced by the 1986 Tax Recovery Act, few new rentals are expected to be constructed in the next five years.

Construction costs can be higher when development constraints such as geologic or environmental hazards are present. A significant portion of San Pablo's vacant land areas are located on steep, hilly terrain. Development on hillsides or in geologically unstable areas can require costly land alteration or structural engineering.

**TABLE 15**  
**RESIDENTIAL RAW LAND SALES**  
**(OCTOBER 1990)**

<u>Project</u>	<u>Sale</u>	<u>Cash Equiv.</u>	<u>Effective</u>	<u>Effective</u>	<u>Parcel</u>	<u>Average</u>	<u>Approvals</u>	<u>Terms</u>	
<u>Topography</u>	<u>Date</u>	<u>Price in</u>	<u># of</u>	<u>Sales Price</u>	<u>Size</u>	<u>Lot Size</u>	<u>At Sale</u>		
		<u>1990 Dollars</u>	<u>Units</u>	<u>Per Unit</u>	<u>(Acres)</u>	<u>(Sq. Ft.)</u>			
				<u>in 1990</u>					
1. Rumrill #1 1305 California San Pablo	8-87	\$259,737	17	\$15,279	1.0	3,500	None	Carry Back	Level
2. Montara Estates Rumrill Rd. & Merritt San Pablo	6-90	\$1,100,000	38	\$28,947	6.4	5,000	None	Cash	Level
3. Parkway Estates Gertrude & Hwy. 93 Richmond	2-89	\$1,136,556	67	\$16,963	10.0	4,500	None	Carry Back	Level

Source: Sedway & Associates

The City of San Pablo has addressed the issue of construction cost functioning as a constraint to affordable housing production by actively promoting manufactured housing. The construction cost of manufactured housing is \$36 per square foot, approximately half the cost of stick-built housing. The City has streamlined administrative and regulatory procedures to reduce the cost and time of obtaining permits for manufactured housing construction.

### Energy Costs

Energy costs also affect housing affordability. Average household energy expenditures in Contra Costa County have increased significantly during the past ten years. This increase is especially difficult for low-income residents whose household energy expenditures currently consume up to 20 percent of their gross income. In contrast, moderate- and high-income residents only spend

two to five percent of their gross income on energy.<sup>2</sup> The potential is great for reducing essential consumption of conventional energy sources in Contra Costa County. A building designed to be energy efficient will use only one-third to one-fifth as much overall energy per square foot as a typical existing building of the same design. Using a combination of conservation and solar technologies, the energy used can be reduced by 90 percent or more.<sup>3</sup>

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<sup>2</sup>California Energy Commission, Energy Tomorrow: Challenges and Opportunities for California, 1981.

<sup>3</sup>Solar Energy Research Institute, Report on Building a Sustainable Future, April 1981, Volume 1.

## V. HOUSING NEEDS

### ABAG REGIONAL HOUSING NEEDS DETERMINATION

State legislation enacted in 1980 requires the Association of Bay Area Governments (ABAG) to determine existing and projected Bay Area regional housing needs for persons of all income levels. ABAG also determines each city's share of the region's housing needs. The figures are based on market demand for housing, and the provision of a 4.5 percent housing vacancy rate. The most recent determinations were prepared and published by ABAG in the "Housing Needs Determinations, San Francisco Bay Region," January 1990.

Governmental Code Section 65584(c) gives all cities and counties 90 days to review and revise the projections contained in the ABAG housing determinations report. The 1990 report was accepted by the City of San Pablo.

Housing element updates are to consider the regional housing needs. ABAG's housing needs determinations found that the total projected need is 278 units, or 171 units for the period 1988 to 1990, and 107 units for the period 1990 to 1995. Based on ABAG's determination, 75 units should be affordable to very-low income households, 47 units should be affordable to low-income households, 58 units should be affordable to the City's moderate-income households, with the remaining 98 units for the above moderate-income families.

**TABLE 16**  
**SAN PABLO'S TOTAL PROJECTED HOUSING NEEDS**  
**1988—1995**

Household Income Group	Total Units	Distribution
Very Low	75	27%
Low	47	17%
Moderate	58	21%
Above Moderate	98	35%
<b>TOTAL</b>	<b>278</b>	<b>100%</b>

Source: ABAG's Housing Needs Determination, 1988.

Housing production levels in San Pablo will likely achieve those required by ABAG's regional needs determinations. In October 1990, there were 169 units planned, under review or under construction in San Pablo. The City's average annual production of housing units was approximately 100 units during 1980-1990.

## HOUSING COSTS AND ABILITY TO PAY

To analyze a household's ability to pay for housing, housing cost as a percent of household income was evaluated. In general, housing costs are considered affordable if they are less than 25 percent (state standard) to 30 percent (federal standard) of gross income. In 1980, 43 percent of the City's households paid more than 25 percent of their incomes toward housing costs, based on information contained in the Census. Further, 31 percent of the low-income households owning, and 69 percent of the low-income households renting, paid more than 25 percent of their incomes toward housing costs. These figures indicate that the majority of lower-income households pay an excess portion of their income toward rent.

While it is difficult to gauge the extent to which the City's households are currently overpaying for housing, general indicators in the regional and local market suggest that this situation has not improved. Housing prices in the Bay Area during the last decade have increased about eight times as fast as incomes. While statistics are not available to make this precise comparison for San Pablo, rapid increases in the average home prices evidenced in West Contra Costa (61 percent) have also outpaced the average increases in income (6 percent) by a significant margin.

Table 17 presents a summary of the housing costs affordable to the City's households at different income levels. As shown, the City's very-low income households can pay up to approximately \$422 per month for rent, assuming they contribute 25 percent of their income toward housing costs. The City's lower-income households are estimated to be able to afford maximum rental payments between \$422 and \$661 per month, or a house costing \$48,075 to \$75,374, assuming a 20 percent downpayment. Generally, market-rate housing prices are out of reach for very-low income and low-income households. However, there are a few small homes that sell for \$75,000 to \$80,000.

## TERMINATION OF FEDERAL HOUSING SUBSIDIES

Approximately 117,000 federally-subsidized low-income rental housing units in California are in jeopardy of being lost as affordable through prepayment of 40-year contracts with for-profit owners and/or termination of subsidies and rent restrictions with HUD.<sup>4</sup> As indicated in Table 18, 81 Section 8 contracts for elderly residents at El Portal Gardens could be subject to termination during the five-year planning period. In addition, there are 60 Section 8 units at Rumrill Gardens subject to termination in February 2004. There are no additional units subsidized through any state or local programs that are at risk during the 1990s.

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<sup>4</sup> California Housing Partnership Corporation, February 1990.



Table 16  
Affordability Analysis  
Based on Median Income in Contra Costa County  
San Pablo, 1990

Income Range(a)		Classification(b)	Household Population Distribution(c)		Max. Affordable Monthly Hsng or Rent Pymt.(d)	Housing Price @ 20 Percent Down Payment(e)
			Number	Percent		
Less than	\$20,250	Very Low Income	3,978	39.00%	– \$506	– \$57,688
	\$20,251 –	Lower Income	2,244	22.00%	\$506 – \$794	\$57,690 – \$90,448
	\$31,751 –	Moderate Income	2,142	21.00%	\$794 – \$1,191	\$90,451 – \$135,744
	\$47,651 +	Above Moderate Income	1,836	18.00%	\$1,191 +	\$135,747 +
Total Households			10,200	100.00%		

**Notes:**

(a) Income range based on HUD estimates for three person family living in Contra Costa County.  
Median income: \$39,700.

(b) Income classifications based on HUD and State HCD standards, generally follow the guidelines below.  
However, income limits are adjusted further where costs are unusually high in relation to income levels.  
Very low income = less than 50% of median; low income = 50% to 80% of the median;  
Moderate Income = 80% to 120% of the median; and above moderate income = greater than 120% of the median

(c) Household population distribution based on ABAG's Housing Needs Determinations, January 1989.  
Number of households based on ABAG Projections 1990.

(d) The maximum monthly housing payment is calculated as 30% of income.

(e) The maximum home price is based on a 30–year fixed rate mortgage at 10% interest rate with a 20 percent down payment.

**Table 17**  
**Inventory of Low Income Rental Units**  
**Subject to Termination of Federal Mortgage and/or Rent Subsidies**  
**By the Year 2008**

Project Name Location	Owner Name	FHA Project # Section of Act Owner/Tenant Type	Loan Amount Loan Term Interest Rate	Section 8 Contract # Program/Finance Type Section 8 Type	Total Units Total Elderly		Earliest Date of Subsidy Termination*	
					FHA	Section 8	FHA	Section 8
El Portal Gardens 14041 San Pablo Ave San Pablo, CA 94806	Goldrich & Kest 5150 Overland Ave Culver City, CA 90230	12135567 202(D)(4) PM WAH	\$1,771,300 40 years, 8%	CA390014045 New contract FHA	81	81	4/93 (+5)	
Rumrill Gardens 1300 Rumrill Blvd San Pablo, CA 94806	Goldrich & Kest 5150 Overland Ave Culver City, CA 90230	12135750 202(D)(4) PM FAM	\$3,188,300 40 years, 12%	CA390079009 New contract FHA	61	60	2/04 (+0)	
TOTAL UNITS					142	141		
TOTAL ELDERLY UNITS					81	81		

\* Based on project status 3/90. Numbers in parentheses indicate years of subsidy still remaining at earliest date of termination.

Source: California Coalition for Rural Housing Project, Sedway & Associates 3/90.  
[termination.eca.9.90]

06/06/91

In 1990, the potential loss of federally-subsidized rental housing was temporarily addressed by Congress through the enactment of the Low-Income Housing Preservation and Resident Home-Ownership Act. This Act provides financing "incentives" to owners of federally assisted housing projects. Although the Act has been approved by congress, the regulations have not yet been adopted.

In the interim, HUD has established a procedure for property owners interested in modifying the regulatory agreement with HUD to submit a document entitled a "Plan of Action." This document is to outline proposed modifications to the statutory contract, and demonstrates how the affordability of these units will be preserved. Preliminary indications from the negotiations of the first Plans of Action suggest that the federal approach is not to approve prepayment but rather to provide owners with additional incentives to increase their return on the project.

El Portal Gardens and Rumrill Gardens are owned by Goldrich & Kest. According to the property manager at Goldrich & Kest, HUD pays approximately \$32,000 each month for the 80 rented units at El Portal Gardens and \$42,000 per month for the 60 rented units at Rumrill Gardens. This is based on his estimation that HUD pays two-thirds of the gross rent received. Average monthly rents are \$600 at El Portal Gardens and \$1,050 at Rumrill Gardens. Thus, the preservation costs would be approximately \$888,000 per year. The owners of the projects will apply for the extended Section 8 contracts. Federal legislation guarantees five-year extensions of all project-based Section 8 certificates.

## SPECIAL HOUSING NEEDS

Within every community there are specific population groups which have specialized housing needs. This section of the housing element discusses the special housing needs of the elderly, disabled, homeless, female-headed households, large families, and farmworkers living in San Pablo. Table 19 below highlights the special needs populations in San Pablo.

TABLE 19  
SPECIAL NEEDS GROUPS IN SAN PABLO  
1990

	<u>Number</u>	<u>Percent</u>	<u>Percent of:</u>
Persons 65 years or older	3,088	12%	Total population
Persons 16+ with a Public Transportation Disability	1,060	6%	Total population (16+)
Female-Headed Family Households	3,468	34%	Total households
Households with 5+ Persons	813	9%	Total households
Homeless (during the course of the year)	312	0.1%	Total population

Note: All figures, except homeless, are based on extrapolations from the 1980 Census. Homeless statistic based on HomeBase statistics.

Sources: 1980 Census; HomeBase.

## Elderly

San Pablo's high percentage of seniors has been historically higher than the County as a whole. In 1980, 11.6 percent of San Pablo's population was over 65, compared to 9.3 percent of Contra Costa County's population. The County's elderly population has increased 6.5 percent in the last decade; assuming the same percentage increase for the City, the elderly population in San Pablo has increased from 2,294 to 3,088 persons, or 12.4 percent of the current population.

In 1980, 62 percent of the senior population were householders (heads of households who may be living alone or with others), 17 percent lived with a spouse, 14 percent lived in group quarters, and 6 percent lived with other relatives or non-relatives.

**TABLE 20**  
**Persons 65 or Older by Household Type**  
**1980**

<u>Age</u>	<u>San Pablo</u>		<u>Contra Costa</u> <u>County</u>		<u>Bay Area</u>	
<u>In Household</u>						
Householder	1,412	62.0%	38,244	63.0%	334,509	63.0%
Spouse	380	17.0%	13,776	23.0%	107,260	20.0%
Other Relatives	142	6.0%	5,512	9.0%	51,282	10.0%
Non-relatives	31	10.0%	282	0.5%	3,432	0.6%
<u>In Group Quarters</u>						
Inmate of Institution	328	14.0%	2,809	5.0%	27,854	5.0%
Other	<u>1</u>	<u>0.0%</u>	<u>221</u>	<u>0.4%</u>	<u>8,680</u>	<u>2.0%</u>
	2,294	100.0%	60,844	100.0%	533,017	100.0%

Source: U.S. Census 1980

Note: Percentages may not add up to 100 percent due to rounding.

San Pablo has seven affordable apartment projects, with a total of 258 units designated for seniors. These projects are summarized on Table 21. Generally tenants at these projects pay 30 percent of their rent, with the remaining rent paid by HUD. There are no vacancies at these projects and the waiting lists range from two to five years. Rents at the new 54-unit senior apartment project, Casa Adobe, range from \$329 to \$448 for a one-bedroom unit, depending on the tenants' income level. Upon opening in October 1990, units leased up quickly and currently there are no vacancies. Rents at Creekside Lodge, a private senior housing project, are \$1,100



**TABLE 21**  
**INVENTORY OF SENIOR APARTMENTS**  
**SAN PABLO**

Project	Total # of units	# of Senior Units	% Vacant	Rent	Comments
1. Vista Del Camino 2324 College Lane	100	16	0%	NA	Run by the San Pablo Housing Authority. Tenants pay 30% of gross income. Waiting list is approximately 4 to 5 years.
2. Kidd Manor 100 Austin Court	40	40	0%	NA	Run by the San Pablo Housing Authority. Tenants pay 30% of gross income. Waiting list is approximately 4 to 5 years.
3. Church Lane Apts. 2330 Church Lane	44	NA	0%	NA	Run by the Contra Costa Housing Authority. Tenants pay 30% of gross income.
4. El Portal Gardens 14041 San Pablo	80	80	0%	NA	8 of the units are suitable for the disabled. Tenants pay 30% of gross income. Waiting list is approximately 2 to 3 years.
5. Judson Homes 1320 Road 20	56	56	4%	NA	Rent is based on income (roughly 30%). Ground floor units are in high demand.
6. Casa Adobe	54	54	0%	1 BR \$329-448	Project opened 11/90. Rent varies depending on tenant's income.
7. Rumrill Gardens 1300 Rumrill Blvd.	60	12	0%	1 BR \$877 2 BR \$1,050 3 BR 1,256	This is a family complex with some senior units. Some tenants pay 30% of their income. Waiting list is approximately 2 to 3 years.
8. Creekside Lodge 13956 San Pablo Ave.	115	115	14%	1 BR \$1,100-1,300 2 BR \$1,500	Rent includes 3 meals, housekeeping, etc. \$350 for an additional person.

Source: Senior Information and Referral; Sedway & Associates.

to \$1,300 for a one-bedroom unit and \$1,500 for a two-bedroom unit. Rent includes three meals per day, housekeeping and social activities. There is an additional charge of \$350 per month for a second person. Creekside currently has a 14 percent vacancy rate.

There are six board and care homes in the City with a total of 31 beds. Four of the homes accept some residents on SSI. Several of the board and care homes have vacancies. San Pablo has three skilled nursing homes, with a total of 386 beds. MediCal is accepted at two of the nursing homes.

Based on the extraordinary demand for units in subsidized rental projects in the City, and conversations with service providers throughout the County, there is a need for additional low-cost independent units. However, the new 54-unit senior project, which opened in October 1990, will help to satisfy this housing need.

### Disabled

The United Way estimates that there are 8,287 developmentally disabled individuals living in the County, or one percent of the population. Assuming the same proportions, approximately one percent of San Pablo's population, or 249 residents are developmentally disabled. The above statistic does not account for individuals suffering from other types of disabilities. As indicated in Table 22, 4.0 percent of the persons between the age of 16 and 64, and 17.2 percent of the persons 65 years of age and older had transportation disabilities, meaning there were about 841 San Pablo residents with mobility limitations and special housing needs (i.e. ramps, cut curbs, ground floor housing). (See Table 22.) The percentage of San Pablo residents 65 and older with a transportation disability (17.2 percent) is slightly greater in San Pablo than the percentage in Contra Costa County (14.2 percent) and the Bay Area (14.6 percent). Applying these statistics to current population levels, San Pablo has approximately 1,060 residents with a transportation difficulty, of which 420 are elderly.

The Center for the Blind operates Casa Encinada, a 76-unit project for blind San Pablo residents. This is the only disabled housing facility in the City. There is also a lack of wheelchair accessible housing in the County. For example, the Chilpancigo, a 25 unit apartment complex in Pleasant Hill, currently has a four to five year waiting list for the handicapped accessible units.

**TABLE 22**  
**Non-Institutional Persons 16 to 64**  
**By Public Transportation Disability**  
**1980**

<u>Status</u>	<u>San Pablo</u>		<u>Contra Costa County</u>		<u>Bay Area</u>	
With Public Transportation Disability	508	4.0%	7,408	1.7%	54,184	1.5%
No Public Transportation Disability	<u>12,166</u>	<u>96.0%</u>	<u>431,770</u>	<u>98.3%</u>	<u>3,456,382</u>	<u>98.5%</u>
<b>Total</b>	<b>12,674</b>	<b>100.0%</b>	<b>439,178</b>	<b>100.0%</b>	<b>3,510,566</b>	<b>100.0%</b>

**Non-Institutional Persons 65 and over**  
**By Public Transportation Disability**  
**1980**

<u>Status</u>	<u>San Pablo</u>		<u>Contra Costa County</u>		<u>Bay Area</u>	
With Public Transportation Disability	333	17.2%	8,192	14.2%	73,066	14.6%
No Public Transportation Disability	<u>1,604</u>	<u>82.8%</u>	<u>49,539</u>	<u>85.8%</u>	<u>428,927</u>	<u>85.4%</u>
<b>Total</b>	<b>1,937</b>	<b>100.0%</b>	<b>57,731</b>	<b>100.0%</b>	<b>501,933</b>	<b>100.0%</b>

Source: U.S. Census 1980

The lack of affordable housing is one of the greatest obstacles to housing the disabled. Many disabled individuals are unable to work and must rely on the income provided by Social Security Insurance (SSI). For this reason, many individuals capable of taking care of themselves must live with relatives or in board and care homes. Care providers indicate that as many as 25 percent of the disabled would function better in a less restrictive environment. The City may want to reserve some of the affordable housing units for its disabled residents.

### Homeless

The Contra Costa Social Services Department estimates that approximately 5,000 to 6,000 people are homeless over the course of a year in the County. According to a May 1990 study by



HomeBase, 3,254 families or 9,900 persons were homeless in Contra Costa County for some period during the year ending June 1989. The estimate was based on statistics from the State of California Department of Social Services, various County social service departments, and local shelters.

Based on HomeBase's estimate of 9,900 homeless persons, the County's population distribution, and conversations with local service providers, there are approximately 312 people homeless during the course of a year in San Pablo. Assuming that the average person is homeless for one month, the average daily number of homeless from San Pablo would be approximately 26 people.

The major homeless shelters in Contra Costa County are the Richmond Mission Center, the armories in Concord and Richmond, and the County's new shelter in North Richmond. The Richmond Mission Center, a Christian transitional homeless shelter, can accommodate 90 single males and 90 to 100 women and children per night in their regular program. During the peak period at the end of the month, the Mission turns away 25 to 30 men and three to five families per night. In addition, 30 men and 8 women can participate in a 15-month transitional housing program which includes job training. Although exact statistics are not available, the staff estimates that seven percent of their residents are from San Pablo. The armories' emergency homeless shelters are open from 5:00 pm to 7:00 am during the winter months only. According to staff at the Social Services Department, 861 individuals stayed at the two emergency shelters in 1989, of which 19 individuals, or two percent, were from San Pablo. The County currently has a 45-bed temporary shelter in North Richmond which will be replaced by a permanent 56-bed shelter for single adults by November 1990. From June 10, 1990, to the present, nine of the 241 residents at the North Richmond shelter, or four percent, were from San Pablo.

Additional housing for the homeless in San Pablo is provided by Shelter, Inc. During the period June 1989 to May 1990, they provided FEMA grants for first month's rent to four San Pablo families. In addition, during the first nine months of 1990, they made loans totalling \$2,374 for five families. The Housing Alliance also provides financial assistance for first and last month's rent or past due rent. Current statistics are unavailable. Contra Costa County Social Services Department provides hotel vouchers to individuals and families in need of temporary emergency housing. The agency will provide approximately \$30 per night (up to four persons) for three to four weeks. One of the difficulties with this program is that few hotels will accept the vouchers and often those hotels that participate in the program are not considered safe for families.

As evidenced by the waiting lists at the homeless shelters throughout the County, there is a need for additional shelters. According to Shelter, Inc., there are only 200 shelter beds in the County, and there are approximately 6,000 homeless people. Further, as housing costs continue to rise, it can be expected that the number of homeless will increase. Service providers in the West Contra Costa County area have indicated there is a particular need for additional shelters for single women with children and for families.



## Female-Headed Households

According to the 1980 Census, 2,689 households in San Pablo were headed by females, or 34 percent of all households. Of these, 51 percent were single, and 33 percent, or 889 households, had children under the age of 18 in 1990. Assuming the same proportions, there would be approximately 3,468 female-headed households in 1990. Of all families with incomes below poverty level, 58 percent, or 469 families, were headed by women.

There are no specific housing facilities for low-income female-headed households; however, several programs have been helpful in assisting their temporary and long-term housing needs. As previously stated, the Welfare department runs a homeless assistance program which provides motel vouchers for three to four weeks and will provide the last month's rent for homeless families eligible for Aid to Families with Dependent Children (AFDC) grants. For the period February 1989 to January 1990, roughly 3,244 households in Contra Costa County received motel vouchers, and 2,220 households in the County received rental assistance through this program. Statistics for the current year show a 46 percent increase in temporary assistance and a one percent increase in permanent assistance. Rent may not exceed 80 percent of a household's grant money, thus a single mother with one child could pay up to \$448 per month for rent and a single mother with two children could pay rent up to \$555 per month. Unfortunately, many of these families become homeless again because they cannot continue paying their rent, which is frequently more than 30 percent of their income.

The Battered Women's Alternative, a nonprofit service agency, can house eight families and, when necessary, they refer women to "safe" houses throughout the County. During 1989, the Battered Women's Alternative received 36,296 calls on their crisis line, of which 1,452, or four percent, were from women in living San Pablo. During this period, they provided housing assistance to 1,741 individuals. According to the staff, approximately 70 individuals, or four percent, were from San Pablo. Additionally, a seven-unit family shelter recently opened up in Pittsburgh and the Battered Women's Alternative is planning to open a 16-unit transitional shelter in November 1990. In addition, The Rectory in San Pablo can house 10 women recovering from substance abuse and their children. The families are allowed to stay for three months.

Female-headed households face many difficulties in finding adequate housing, especially those that are elderly, low-and moderate-income, victims of domestic violence, or single parents. The City of San Pablo could improve the housing situation for households headed by women by establishing a shared housing program to help make housing more affordable to single women.

## Large Households and Overcrowded Housing Units

Households of five or more persons are considered large households. In 1980, 751 occupied housing units contained five or more persons, or nine percent of all occupied housing units. Of these large households, 45 percent, or 336 housing units, were renter occupied. Based on Census information, there were 3,219 year-round housing units with five or more rooms. This suggests

that there were a sufficient number of large housing units to meet the needs of the City's large households.

The Census figures do not indicate the number of large households that actually live in the large units. There are likely many large households who cannot afford to rent or buy as much housing as they need. Based on preliminary 1990 Census estimate of 8,598 occupied housing units, and assuming the same percentage of large households, there are currently 813 occupied housing units with five or more persons.

According to the U.S. Department of Housing and Urban Development (HUD), overcrowding occurs in a home when the ratio of people to rooms exceeds 1.01. The 1980 Census indicated that 564 units were overcrowded, or 7.1 percent of all occupied housing units. In comparison, 2.9 percent of all occupied housing units in Contra Costa County were overcrowded. Of the overcrowded households, 59 percent, or 333 housing units, were renter-occupied.

The number of overcrowded households is partially a reflection of the number of families and individuals (particularly renters) who are forced to form large households to reduce their housing costs. This trend is becoming more common among female-headed households with children because it is more affordable to share a house with another family than to rent a two- or three-bedroom apartment.

#### Farmworkers

Agriculture is not a significant part of San Pablo's economic base, and almost no one in the work force is a farmer. According to ABAG Projections 1990, only .3 percent of the jobs in San Pablo, or 20 jobs, are in the agriculture and mining industries. As a result, there is no need to provide special housing for farmworkers in San Pablo.

#### **SUMMARY**

The primary factors determining ABAG's allocation of a city's fair share of regional housing production indicate that San Pablo's share of new construction will continue to decrease. If all residential projects currently in the pipeline are built, the City's projected new construction needs will be 138 units during the next five years, or 28 units per year. This level of production is feasible, based on the supply of vacant land and in-fill sites, employment growth, and household growth. New construction should be targeted to moderate-income households and thus priced in the range of \$75,000 to \$113,000.

The primary emphasis of San Pablo's housing program should be maintenance, conservation, and upgrading of the City's existing housing stock. In addition, any subsidies available for low-income housing should be targeted for the construction of low-cost independent units for disabled residents.

## VII. STATUS AND EVALUATION OF HOUSING PROGRAMS 1985-1990

San Pablo's 1985 Housing Element outlined an ambitious array of policies and programs to be undertaken to assure the continued development, maintenance and improvement of housing within the City. This section briefly describes the success of the stated housing programs in achieving their goals. A detailed assessment of each program and policy is provided in Appendix B.

### 1. Housing and Neighborhood Conservation

#### Objective:

- Housing rehabilitation assistance to approximately 36 households.

#### Evaluation:

The City expended most of its resources in the housing division on meeting the goals and achieving the policies set forth under the housing and neighborhood conservation component of the 1985 Housing Element. The City provided 40 households with housing rehabilitation assistance between 1985 and 1990, surpassing its stated goal of 36. The aggregate dollar value of this assistance is \$670,644. In part, the success of the City's rehabilitation program can be attributed to a comprehensive publicity campaign mailing informational materials to every resident on an annual basis. In addition, the City provided ongoing financial counseling for potential applicants. The program's success is also directly related to the quality and ongoing training for the Housing Division staff.

#### Quantified Objective:

- Annual demolition of 1 percent of City's most substandard housing units and replacement with affordable housing units.

San Pablo created an Abandoned Home Abatement Program in 1982 to address the problem of substandard housing units. The program requires the Building Department to notify property owners of units that are substandard and violating the City's housing code. Through this program, the City was able to preserve housing units by prompting the property owners to rehabilitate their units to avoid demolition. The success of the program is evidenced by the program's five-year record of only demolishing five homes. These home were replaced by single-family homes.

#### Objective:

- Improve neighborhood environment.



### Evaluation:

San Pablo achieved an outstanding record in conserving and improving the City's housing stock, in creating better and attractive neighborhoods, and in fostering neighborhood pride. This record is particularly impressive given that the Housing Division was reduced by approximately two-thirds percent over the past five years due to substantial budget reductions. The City achieved the housing and neighborhood conservation goals through successful implementation of the neighborhood clean-up, home painting rebate, and pre-licensing and pre-sale inspection programs. The San Pablo Beautification Program resulted in 415 painted homes, 1,858 vouchers provided for debris clean-up, 4,594 rental units inspected for building code violations and 746 owner-occupied units inspected to obtain a certificate of compliance for sale.

In addition to programs implemented by the Housing Division and Building Department, the City also completed several major public works projects that improved neighborhoods and promoted the neighborhood's safety for special populations. The City installed 12 handicap ramps in the past five years and more than 23 pedestrian signals for the blind. The Public Works Department provided major rehabilitation improvements to Davis Park.

The most ambitious and meritorious program implemented to achieve housing programs set forth in the 1985 Housing Element was the mobile home improvement program. The City allocated \$1 million to acquire and build a 39-unit mobile home park, relocate residents from the existing deteriorated park and assist the existing residents, primarily seniors, with moving to the new park. The new park significantly upgraded the housing conditions of the residents by providing more space per units and creating a safer and healthier environment.

### Objective:

- Monitor preservation of cultural heritage.

### Evaluation:

The primary programs San Pablo operated during the 1985-1990 planning period to promote the preservation of the City's cultural heritage are two historical museums. The City organizes school tours for children. Other than these programs, the City has not had the resources to maintain a historical and cultural heritage program during a period of severe budget and staff resources.

## **2. Preserving Affordability**

### Objective:

- Construct approximately 118 new housing units during the period 1980-1990.



### Evaluation:

The City surpassed the objective set forth in the 1985 housing element to construct approximately 118 new housing units annually during the period 1980-1990. During this period, an average of 138 units were built per year in San Pablo. In part, the City's excellent record can be attributed to the proactive and positive development environment promoted by City staff. Developers have given San Pablo staff the highest ratings in the area for minimizing constraints to residential development.

Although none of the units constructed during the past five years were subsidized, approximately 50 percent of all units on the market for sale were affordable to low and moderate income households. In 1989 the median home price in San Pablo was \$103,000, affordable to moderate-income households. San Pablo's residential market does not reflect Bay Area wide market forces because the City has unique demographic, economic and subdivision characteristics significantly different than other communities in the region. For example, a significant portion of the City's housing stock was constructed on very small lots to provide inexpensive temporary shelter during World War II. The typical San Pablo single-family home of approximately 1,000 to 1,500 square feet is substantially smaller than the average Bay Area single-family unit of approximately 2,000 square feet. The size of the lots and existing homes is a major factor suppressing San Pablo's residential appreciation potential, which inadvertently preserves the affordability for existing residents.

### Objective:

- Provide larger housing units to alleviate overcrowding.

### Evaluation:

1980 Census data indicates that approximately 7.8 percent of the tenants and 6.2 percent owner-occupants live in overcrowded units (1.01 or more persons per room). Most of the housing units built since 1985 provided three or more bedrooms. In addition, the City promoted the development of larger housing units by issuing variances for owners of small lots to permit lot coverage ratios exceeding the 45 percent permitted maximum. Approximately 50 variances for this purpose have been issued during the past five years.

### Objective:

- The City will build more middle and upper-income housing units.

### Evaluation:

All of the units currently approved or under construction are targeted to moderate- and above-moderate-income households, ranging in price from \$125,000 to \$300,000.

### **3. Housing Accessibility**

#### Objectives:

- Minimize conflict and disputes between landlords and tenants and work towards the elimination of all forms of housing discrimination.

#### Evaluation:

San Pablo supports the work of the Contra Costa County Housing Alliance. The Alliance provides an array of housing-related services including mediating disputes between landlords and tenants and assisting homeseekers experiencing discrimination. The Alliance assists approximately 10 calls per year from San Pablo residents or people seeking housing in San Pablo.

### **4. Provision of Adequate Sites**

#### Objective:

- The City will provide one-to-one replacement housing for any units demolished in the redevelopment areas.

#### Evaluation:

During the past five years, the San Pablo Community Development Department demolished eight single-family units, a 15-unit apartment complex, and 106 mobile homes in the redevelopment area. The replacement housing provided includes 54 senior apartments affordable to low- and moderate-income seniors, and 39 mobile homes. In addition, 31 mobile home residents were moved to other parks in the area.

## VIII. IMPLEMENTATION

### HOUSING GOALS, OBJECTIVES, POLICIES & PROGRAMS: 1990-1995

The 1990 San Pablo Housing Element reaffirms the City's overall goal of achieving decent and affordable housing in a satisfying environment for all San Pablo residents. In addition, the 1990 Housing Element seeks to provide a fair share of the market area housing needs, within identified governmental, market, and natural constraints.

The following housing objectives, policies, and programs focus on three primary goals:

- Housing and neighborhood preservation;
- Affordability and adequate provision of housing;
- Housing accessibility and special needs.

San Pablo's specific quantified housing objectives for 1990-1995 are as follows:

SAN PABLO'S QUANTIFIED HOUSING OBJECTIVES 1990—1995

	Total New Construction	New Const. Very Low Income	New Const. Low Income	New Const. Moderate Income	New Const. Above Moderate Income	Rehabilitation of Affordable Units	Conservation of Affordable Units
ABAG's Determination (1988-1995)	278	75	47	58	98	N/A	N/A
# Units Built (1988-1990)	123	54 <sup>a</sup>	3 <sup>b</sup>	29 <sup>c</sup>	39 <sup>d</sup>	N/A	N/A
Remaining Share (1990-1995)	155	21	44	29	59	65 <sup>e</sup>	As Needed <sup>f</sup>
Annual Share	31	4	9	6	12	13	11

<sup>a</sup> The Ecumenical Association for Housing built Casa Adobe, a 54-unit project for very-low income seniors, in 1990.

<sup>b</sup> One unit was built in 1989 for the security guard of the San Pablo Town Center, and two secondary dwelling units were built during 1988-1990.

<sup>c</sup> 17 zero-lot line single-family units were built in 1990. These units are priced at \$125,000-\$127,000.

<sup>d</sup> The 39-unit Montara Estates, built in 1990, is priced at \$199,000 to \$250,000 per unit.

<sup>e</sup> Based on funds received from Contra Costa County's housing rehabilitation fund. See following table for break down by income.

<sup>f</sup> Several programs are available to conserve affordable units, including one-to-one replacement housing, condominium conversion ordinance, abandoned and dilapidated housing abatement program, etc. Units at risk are discussed in the addendum to the Housing Element titled "Preservation of Assisted Units".

**Quantified Housing Objectives by Income Levels 1990-1995**

<b>Quantified Objective</b>	<b>New Construction<sup>a</sup></b>	<b>Rehabilitation<sup>b</sup></b>	<b>Conservation<sup>c</sup></b>
Very Low Income	75	26	As needed
Low Income	47	36	As needed
Moderate Income	58	3	As needed
Above Moderate Income	98	0	

<sup>a</sup> Based upon ABAG Needs Determination

<sup>b</sup> Rehabs based upon funds received from Contra Costa County CDBG

<sup>c</sup> During the five year period, units will be replaced as needed. Based upon the addendum to the Housing Element, "Preservation of Assisted Units", there are no units at risk for the 1990-1995 period.



## I. HOUSING AND NEIGHBORHOOD PRESERVATION

### Goals

1. To conserve and improve the housing stock in the City of San Pablo.
2. To create better and more attractive neighborhoods in the City of San Pablo.
3. To foster, inspire, and generate neighborhood pride in the City of San Pablo.
4. To ensure the preservation of historically significant areas, homes, and buildings in the City of San Pablo.

### Objectives

1. On an annual basis, the City will attempt to provide housing rehabilitation assistance to approximately 10 households in need of housing assistance.
2. On an annual basis, the City will utilize the housing and neighborhood preservation program to replace substandard housing units with suitable and affordable housing units.
3. The City will attempt to improve the environment of its neighborhoods, thereby generating neighborhood pride.
4. The City will continue to monitor the preservation of the cultural heritage of San Pablo.

POLICY NO. I-A

THE CITY SHALL PROVIDE LOW-INTEREST AND DEFERRED LOANS TO LOW TO MODERATE INCOME PROPERTY OWNERS FOR THE REHABILITATION OF THE EXISTING HOUSING STOCK.

**Program I-A.1: Low Interest Rehab Loans**

Description: Provide low-interest loans (4-9%) to low to moderate income owner-occupied and rental property owners to bring units up to current code standards, modify buildings for improved mobility of disabled and elderly persons, demolish irreparable secondary buildings, expand unit to alleviate overcrowding and rehabilitate for general property improvements.

Objectives: To provide low-interest loans for 2 units per year.

Responsible Dept.: Community Development Department

Financing: Bank financing (interest subsidy from CDBG funds); California Housing Rehabilitation Program.

**Program I-A.2: Deferred Loans for Rehabilitation**

Description: Provide low-interest deferred loans, payable upon sale or transfer of property, to low to moderate-income senior households. Provide low-interest deferred loans, payable in five years or sale/transfer of property (whichever comes first) to non-senior low and moderate income households. The purpose of the loans is to bring units up to current code standards, modify buildings for improved mobility of disabled and elderly persons, demolish irreparable secondary buildings, expand unit to alleviate overcrowding and rehabilitate for general property improvements.

Objectives: To provide deferred-interest loans for 8 units per year.

Responsible Dept.: Community Development Department

Financing: Contra Costa County CDBG funds.

Time Frame: 1990-1995.

**Program I-A.3: Rehab Program Technical Assistance**

Description: Provide free technical assistance and counseling to approved loan applicant homeowners interested in developing plans and specifications for rehabilitation. Assist in monitoring construction.

Objectives: To provide technical assistance to 10 homeowners per year on the following issues:

- a. Interpreting code requirements;

- b. Architectural consultation regarding structural work essential to the conservation program;
- c. Help in drawing up specifications for the necessary work so that contractors bid on the same basis and the terms of the contract will be clear and enforceable;
- d. Instruction on how to solicit bids in order to get the best terms;
- e. Guidance in letting and enforcing contracts; and
- f. Referral to consumer protection services whenever appropriate.

Financing:  
Responsible Dept.:  
Time Frame:

Contra Costa County CDBG funds or City funds.  
Community Development Department  
1990-1995

**Program I-A.4:**

**Rehab Program Promotional Campaign**

Description:

Develop and implement publicity campaign to inform residents about the availability of low-interest and deferred interest rehabilitation loans and Neighborhood Clean-Up Program.

Objectives:

To develop and distribute brochures about the program and to send informational letters to every household in San Pablo.

Financing:

Allocate \$2,600 from the CDBG funds.

Responsible Agency:

Community Development Department

Time Frame:

Annually from 1990-1995 with publicity emphasis in May and June.

POLICY NO. I-B

THE CITY SHALL CONTINUE TO TAKE MEASURES AND PROVIDE INCENTIVES FOR UPGRADING AND IMPROVING THE ENVIRONMENT OF ITS NEIGHBORHOODS.

**Program I-B.1: Neighborhood Clean-Up Program**

Description: Provide vouchers for San Pablo residents to take unwanted household items and trash to the Richmond Dump.

Objectives: To clean up the neighborhood streets and homes by providing 1,000 vouchers per year.

Financing: Contra Costa County CDBG Funds: \$7,500.

Responsible Dept.: Community Development Department

Time Frame: Vouchers distributed year-round, however, publicity distributed in the summer, annually.

**Program I-B.2: Residential Paint Rebate Program**

Description: Provide rebate for expenses incurred to paint the exterior of houses and businesses in San Pablo. Maximum rebate for a single-family home is \$100 and \$250 per business.

Objective: To create more attractive neighborhoods and to inspire and generate neighborhood pride in the City of San Pablo.

Financing: Contra Costa County CDBG funds: \$10,000.

Responsible Dept.: Community Development Department

Time Frame: Program offered year-round; however, primary emphasis in May and June.

**Program I-B.3: Abandoned Motor Vehicle Abatement**

Description: Assist in clearing the streets of abandoned motor vehicles by towing vehicles after adequate notice delivered to registered owner.

Objectives: To ensure the health and safety of neighborhoods by cleaning streets of all abandoned vehicles.

Financing: Allocation from City's General Fund or the Community Development Department of San Pablo: \$14,000/fiscal year.

Responsible Dept.: Community Development Department: Code Enforcement Division

Time Frame: 1990-1995

**Program I-B.4: Abandoned and Dilapidated Housing Abatement**

Description: Examine every building or structure reported dangerous or damaged. The building official will locate the property's owner through a preliminary title report for any structure found unsafe. The building official will serve a written notice stating the defects of the building requiring the



owner to commence either the required repairs or improvements, or demolition of the building.

Objectives: To ensure that all unsafe structures are repaired to meet building codes, or demolished.

Financing: CDBG Funds or private financing.

Responsible Dept.: Community Development Department: Building Division

Time Frame: Implemented when funding obtained; year-round.

POLICY NO. I-C

THE CITY SHALL IMPLEMENT ITS HISTORICAL PRESERVATION ELEMENT AND ENCOURAGE PRESERVATION OF HISTORICALLY SIGNIFICANT STRUCTURES.

**Program I-C.1: Public Awareness Program**

Description: Maintain San Pablo's historic museums to educate school children about San Pablo's local history.  
Objective: To engender an appreciation and respect for San Pablo's early California Heritage.  
Financing: Public and private.  
Responsible Dept.: Community Services Department  
Time Frame: 1990-1995

**Program I-C.2: Local Landmarks Designation**

Description: Identify and designate historical buildings as local landmarks.  
Objective: To preserve historical buildings such as the Rectory and Rockefeller Lodge for the purpose of beautifying San Pablo's neighborhoods.  
Financing: None required (minimal staff time).  
Responsible Dept.: Community Development Department: Planning Division.  
Time Frame: 1990-1995

**Program I-C.3: Archaeological Preservation**

Description: Preserve archaeologically significant sites by investigating and reviewing all potentially significant Native American historical sites before any development activity takes place.  
Objective: To ensure that the Cultural Resources Review Board preserves all archaeologically significant sites.  
Financing: None required.  
Responsible Dept.: Community Development Department: Planning Division.  
Time Frame: On-going

**Program I-C.4: Early California Architecture**

Description: Encourage all new developments to reflect early California heritage architecture.  
Objective: To promote a unified theme of architecture in new developments by encouraging use of stucco, tiles, adobe, etc.  
Financing: None required.  
Responsible Dept.: Planning Department  
Time Frame: 1990-1995

POLICY NO. I-D

THE CITY SHALL PROMOTE CONSERVATION AND REHABILITATION OF THE HOUSING STOCK THROUGH PRE-SALE AND PRE-LICENSING INSPECTION PROGRAMS.

**Program I-D.1: Rental Units Inspection**

Description: Inspect rental units for building code violations. All rental properties require a periodic "Certificate of Compliance" issued by the Building Department. The Certificates are valid for periods of 12-36 months, depending on the number of demerits a property receives during inspection.

Objective: To enforce building code and health and safety ordinances by requiring that all deficiencies are corrected. All the rental units in the City will be inspected once every three years, or approximately 1,500 units per year.

Financing: General Fund: \$50,000/year (Residential Health and Safety Fees)

Responsible Dept.: Community Development Department: Building Division

Time Frame: 1990-1995

**Program I-D.2: Owner-Occupied Pre-Sale Inspection**

Description: The City will require all single-family homes more than ten years old to obtain a "Certificate of Compliance" before the property is sold, transferred, assigned, or if the Certificate of Compliance is more than three years old. The Certificate is awarded for homes that pass inspection and are evaluated as in compliance with the City's housing code, zoning ordinance, and other City ordinances relating to health and safety.

Objective: To enforce building code and health and safety ordinances by requiring that all deficiencies will be corrected. Approximately 195 owner-occupied units will be inspected per year.

Financing: General Fund (included in above)

Responsible Dept.: Community Development Department: Building Division

Time Frame: 1990—1995

POLICY NO. I-E

THE CITY SHALL CONTINUE TO SEEK ADDITIONAL WAYS TO CREATE SAFER NEIGHBORHOODS.

**Program I-E.1:**

**Police Review of Building Plans**

Description: The Chief of Police or his designee will participate in the Internal Plan Review Committee for all major subdivisions.

Objective: To ensure that subdivisions are planned to promote safe environments and prevent crime.

Financing: None required.

Responsible Dept.: Community Development Department: Planning Division

Time Frame: On-going.

**Program I-E.2:**

**Crime Prevention Campaign**

Description: Commander of the Police Department's support services division will prepare a proposal to address crime prevention in residential and commercial areas.

Objective: To reduce incidences of crime in San Pablo.

Financing: Proposal will include finance options including existing and alternative source funding.

Responsible Dept.: Police Department.

Time Frame: Initial management review, March 1991.



## II. AFFORDABILITY AND ADEQUATE PROVISION OF HOUSING

### Goals

1. To provide all present and future San Pablo residents with suitable and affordable housing.
2. To provide a mix of housing types to meet the needs of all economic segments and family types in San Pablo.
3. To balance the economic makeup of San Pablo households.
4. To meet the housing needs of San Pablo's low- and moderate-income households.

### Objectives

1. During the period 1990—1995, the City will encourage the construction of approximately 31 new housing units annually.
2. The City will promote the development of 19 new housing units annually, affordable to low- and moderate-income households.
3. To alleviate overcrowding, the City will promote the development of larger housing units.
4. The City will encourage the construction of housing units for above-moderate-income households.

POLICY NO. II-A

THE CITY SHALL ENCOURAGE AND ASSIST WITH THE DEVELOPMENT OF AFFORDABLE HOUSING UNITS.

**Program II-A.1:      Manufactured Housing Development**

Description:      Support the use of manufactured homes in appropriate single-family areas to provide a mix of affordable and moderate-income homes.  
Objective:      To increase homeownership opportunities for moderate-income households.  
Responsible Dept.:      Community Development Department  
Financing:      None required unless land write-down provided.  
Time Frame:      1991-1992

**Program II-A.2:      Vacant Land Inventory**

Description:      Maintain a list of vacant land available for low- and moderate-income housing.  
Objective:      To provide land availability data to developers interested in building affordable housing projects.  
Financing:      None required.  
Responsible Dept.:      Community Development Department: Planning Division  
Time Frame:      1990-1995

**Program II-A.3:      Secondary Units**

Description:      Work with local property owners to create secondary dwelling units in single-family areas where lot sizes are at a minimum of 37 by 100 feet and where parking standards can comply with existing zoning standards and regulations. Include information about program in annual mailing to residents.  
Objective:      To promote the development of an affordable housing alternative within existing land constraints.  
Financing:      None required.  
Responsible Agency:      Community Development Department: Planning Division  
Time Frame:      On-going.

**Program II-A.4:      Mixed Commercial/Residential Use.**

Description:      Consider development of residential uses above compatible commercial uses in appropriate sections of the City.  
Objective:      To provide a mix of housing types in suitable areas of the City.  
Financing:      None Required.

Responsible Agency: Community Development Department: Planning Division.  
Time Frame: On-going.

**Program II-A.5: Affordable Rental or Cooperative Family Housing**

Description: Apply for State Housing Funds to assist development of affordable rental or cooperative housing that provides on-site support services for low-income families.

Objective: To encourage development of family housing.

Financing: State funding: Family Housing Demonstration Program.

Responsible Agency: Community Development Department: Housing Division.

Time Frame: Develop plan by mid-1992.

POLICY NO. II-B

THE CITY SHALL USE THE REDEVELOPMENT PROCESS, WHEN FEASIBLE, TO ASSEMBLE PARCELS OF LAND, WRITE-DOWN THE COST OF LAND, AND ASSIST IN THE DEVELOPMENT OF LOW- AND MODERATE-INCOME HOUSING.

**Program II-B.1: Low-Income Housing Fund**

**Description:** Develop a program for the use and allocation of the Low-Income Housing Fund, derived from the Redevelopment Agency's tax increment revenues set-aside funds. Programs that are financed with set-aside funds include one-to-one Replacement Housing (Program II-B.2), New Construction and Rehabilitation (Program II-B.3) and Homeless Assistance (Program III-B.2).

**Objective:** To design a redevelopment program, funded by the Low-Income Housing Fund, that maximizes the low- to moderate-income housing development potential.

**Responsible Dept.:** Community Development Department

**Financing:** The Low- and Moderate-Income Housing Fund currently totals approximately \$925,670 (available as of 6/30/90). Total projected revenue during 5-year planning period is \$4 million.

**Time Frame:** Develop plan by mid-1992.

**Program II-B.2: One-to-One Replacement Housing**

**Description:** Within four years of the removal of low- and moderate-income housing units as a result of redevelopment activity, the City will provide corresponding one-to-one replacement housing.

**Objective:** To provide adequate sites for housing development and ensure the preservation of affordable housing units.

**Responsible Dept.:** Community Development Department

**Financing:** Low and Moderate Income Housing Fund

**Time Frame:** As needed

**Program II-B.3: New Construction and Rehabilitation**

**Description:** Provide local funds to support efforts of private and non-profit developers' proposals for new construction and rehabilitation projects in the Redevelopment Area that include 15 percent of the units affordable to households of low- or moderate-income.

**Objective:** To promote the development or rehabilitation of affordable units within the Redevelopment Area.

**Responsible Dept.:** Community Development Department

**Financing:** Low- and Moderate-Income Housing Fund

**Time Frame:** 1990—1995



POLICY NO. II-C

THE CITY WILL ENCOURAGE THE DEVELOPMENT OF HIGHER-COST HOUSING.

**Program II-C.1: Lot Coverage Bonus**

Description: Provide lot coverage bonuses, through the variance process, on a case-by-case basis with appropriate findings.

Objective: To encourage the development of 20 large houses per year to meet the needs of above-moderate-income and large households.

Responsible Dept.: Community Development Department: Planning Division.

Financing: None required.

Time Frame: 1990—1995

TO ADDRESS THE ISSUES ASSOCIATED WITH THE CONVERSION OF EXISTING RENTAL UNITS, THE CITY SHALL IMPLEMENT THE CONDOMINIUM ORDINANCE BASED ON ARCHITECTURAL AND VACANCY RATE CRITERIA.

**Program II-D.1:**

**Condominium Conversion Ordinance**

Description:

Enforce the condominium conversion ordinance that sets forth the following conditions for approval: physical standards, tenant protection, homeownership assistance, and vacancy rate criteria.

Objectives:

- To reduce the impact of such conversions of residents of rental housing, especially the elderly, the handicapped, and families of low- to moderate-incomes who may be required to relocate due to the conversion of their rental housing units by providing procedures for adequate time for notification and assistance for such relocation;
- To ensure that converted units meet reasonable physical standards as required by all applicable laws, ordinances, and regulations;
- To ensure that the converted housing achieves a high degree of appearance and quality as is consistent with the goals of the city;
- To promote homeownership opportunities and to bring a greater amount of owner-occupied housing on the market affordable by all economic segments of the community.
- To ensure adequate replacement housing by establishing a two-tiered vacancy rate threshold. In the event that the rental vacancy rate falls below **five percent**, the city may deny approval of the condominium conversion project proposal if the city finds that the conversion will significantly reduce the availability of rental units and therefore, the conversion will conflict with the goals and policies contained in the housing element of the general plan. If the rental vacancy rate is found to be below **three percent**, the application for conversion shall be denied, unless the applicant, for a period of fifty-nine years, agrees to sell and provide for the maintenance of, at affordable prices, 40 percent of the units to low- and moderate-income households, with a minimum of 20 percent being affordable to households earning less than 80 percent of the San Francisco SMSA median income; provided, that the city council may still deny approval of the application if the proposed condominium conversion project is found to adversely affect the provision of adequate housing for all segments of the community and that adequate replacement housing for displaced tenants is unavailable.

Responsible Dept.:

Community Development Department: Planning Division

Financing:

None required

Time Frame:

1990—1995

### III. HOUSING ACCESSIBILITY AND SPECIAL NEEDS

#### Goal

To ensure housing accessibility for all segments of the community.

#### Objectives

1. On a continuing basis, the City will attempt to minimize conflict and disputes between landlords and tenants.
2. On an on-going basis, the City will work towards the elimination of all forms of housing discrimination.
3. To promote the production of housing to meet the population's special housing needs.

POLICY NO. III-A

THE CITY SHALL CONTINUE TO SUPPORT EFFORTS TO MINIMIZE AND ELIMINATE HOUSING DISCRIMINATION BASED ON ETHNICITY, RACE, SEX, RELIGION, NATIONAL ORIGIN, AGE, FAMILY COMPOSITION, PHYSICAL OR MENTAL DISABILITY, OR INCOME.

**Program III-A.1: Support Contra Costa County Housing Alliance.**

Description: The City will cooperate with the Contra Costa County Housing Alliance through disseminating the Alliance's tenant/landlord conflict resolution information in the annual mailing about residential programs.

Objectives: To minimize and resolve conflicts and disputes between landlords and tenants; and to eliminate all forms of housing discrimination.

Financing: Nominal.

Responsible Dept.: Community Development Department

Time Frame: 1990—1995



## POLICY III-B

THE CITY SHALL PROMOTE HOUSING DEVELOPMENTS THAT MEET THE SPECIAL NEEDS OF SENIOR CITIZENS, PHYSICALLY DISABLED, HOMELESS, LARGE FAMILIES, AND FEMALE-HEADED HOUSEHOLDS.

### **Program III-B.1: Density Bonus**

Description: Pursuant to State Law the City must grant a density bonus of 25 percent over the maximum Zoning Code and General Plan density, and an additional incentive as specified in Government Code Section 65915, or financially equivalent incentive(s), to a developer of a housing development agreeing to construct at least:

- a) 20% of the units for lower-income households; or
- b) 10% of the units for very low-income households; or
- c) 50% of the units for senior citizens.

The City of San Pablo offers the following additional density bonus incentives for the provision of affordable, senior units:

Percent Density Bonus Requested	Percentage of Affordable Units in Senior Housing Project
Up to 29.9%	25 percent
30 - 39.9%	30 percent
40 - 49.9%	40 percent
50 - 64.9%	50 percent
65 - 89.9%	60 percent
90 - 100%	70 percent

Pursuant to Section 51.3 of the Civil Code, qualifying residents are senior citizens, and qualifying projects must be developed for, and put to use as, housing for senior citizens. Senior citizens are defined as persons at least 62 years of age or 55 years of age. If the 55 year age threshold is used, the density bonus project (including the density bonus units) must consist of at least 150 units. Mobilehomes are excluded from this definition.

The Federal Fair Housing Amendments Act of 1988, (Pub. L. 100-430), prohibits discrimination against persons or families with minor children except in "housing for older persons." This affects the percentage of units occupied by senior citizens for a project to qualify for such an exception pursuant to this federal statute. Unless HUD issues a determination that a particular housing program is specifically designed and operated to assist "elderly persons," at least 80 percent

of the units must be occupied by at least one person 55 years of age or older, and the housing must provide facilities and services for older persons to qualify for the exception.

Developers granted a density bonus enter into an Affordable Housing Contract with the City to ensure the continued affordability of the units. Affordable rental units are rented at levels not to exceed 30 percent of gross monthly income of the low- and moderate-income elderly tenants. Affordable rents units are subject to annual rent adjustments based upon changes in the elderly tenant's monthly income.

Objective: To provide incentives for the development of senior housing.

Financing: None required.

Responsible Dept.: Planning Department

Time Frame: 1990 to 1993; re-evaluate program in 1994.

**Policy III-B.2: Homeless Assistance**

Description: Support county-wide programs for the homeless, including emergency shelters and transitional facilities.

Objective: To investigate developing a countywide approach to address the needs of the homeless.

Financing: Low- and Moderate-Income Housing Fund: To be determined

Responsible Dept.: Community Development Department

Time Frame: Develop plan by mid-1991.





**City of San Pablo  
Addendum to the Housing Element**

**Preservation of Assisted Units**

**Adopted: September 7, 1993**



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## INTRODUCTION

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In accordance with recent State legislation, this Housing Element amendment includes analysis and programs for preserving assisted multifamily rental housing developments. The State legislation was passed in 1989 in response to the potential loss of numerous affordable rental units which have received assistance from Federal, State, and/or local programs.

The State legislation was adopted as Chapter 1451, Statutes of 1989, which amended Section 65583 of the State of California Government Code. The State law requires that each city and county provide analysis and programs for preserving assisted rental housing developments during a 10-year period. The analysis and programs must be adopted as an amendment to each locality's housing element by July 1, 1992. Further, the preservation analysis and programs must be updated every five years, at the same time the other sections of each locality's housing element are updated. For the City of San Pablo, the current preservation analysis period is July 1, 1990, to July 1, 2000.

Pursuant to state law, the following components are included in this amendment to the City of San Pablo Housing Element:

- inventory of units at risk of losing use restrictions;
- cost analysis of preserving at-risk units versus replacing them;
- nonprofit entities capable of acquiring and managing at-risk projects;
- potential preservation financing sources;
- efforts to preserve units at risk of losing use restrictions.

## INVENTORY OF UNITS AT RISK OF LOSING USE RESTRICTIONS

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The City of San Pablo conducted a comprehensive inventory of all multifamily rental units that are assisted under any of the following programs:

1. HUD programs:
  - Section 8 Lower-Income Rental Assistance project-based programs:
    - New Construction
    - Substantial or Moderate Rehabilitation
    - Loan Management Set-Aside
  - Section 101 Rent Supplements
  - Section 213 Cooperative Housing Insurance
  - Section 221(D)(3) Below-Market-Interest-Rate Mortgage Insurance Program
  - Section 236 Interest Reduction Payment Program
  - Section 202 Direct Loans for Elderly or Handicapped
  - Community Development Block Grant program
2. FmHA Section 515 Rural Rental Housing Loans
3. State and local multifamily revenue bond programs
4. Redevelopment programs
5. Local in-lieu fee programs or inclusionary programs
6. Developments which obtained a density bonus and direct government assistance pursuant to Government Code Section 65916.

### Sources

The sources used to document the project information and contract/termination dates include the California Housing Partnership Corporation's "Inventory of Federally-Subsidized Low-Income Rental Units at Risk of Conversion," City of San Pablo Redevelopment Agency loan documents, California Housing Finance Authority (CHFA) loan documents, discussions with City of San Pablo Department of Community Development staff, discussions with Contra Costa County Housing Authority staff, and in-depth interviews with all project owners.

### Developments

The following narrative summarizes each existing multifamily rental housing development in the City of San Pablo that is assisted under any of the programs listed above. In addition, Table 1

includes data for each project regarding location, ownership, bedroom mix, and other characteristics.

**El Portal Gardens.** This 81-unit development was built in 1978 and is reportedly in excellent condition. Aside from one manager's unit, all units are affordable to lower-income households. Further, households must have very low incomes at the time of moving into the development.<sup>1</sup> El Portal Gardens is occupied exclusively by senior households. The development was financed by a Section 221(D)(4) program loan of the U.S. Department of Housing and Urban Development (HUD) and it currently receives HUD Section 8 project-based rent subsidies. The Section 221(D)(4) loan restrictions mandate that the project maintain its affordability until 1998. Although the development's Section 8 rent subsidies are currently scheduled to expire in 1993, HUD is currently granting automatic five year extensions for Section 8 project-based subsidies. Assuming that HUD maintains its current policies, El Portal Gardens will receive an extension of its Section 8 project-based subsidies through 1998.

El Portal Gardens is owned by Goldrich & Kest. This company is interested in maintaining the affordability of the development beyond 1998. Goldrich & Kest intends to work with HUD, the State, and the City of San Pablo to maintain the development's affordability. In the event that legal affordability restrictions are terminated or the project does not receive Section 8 extensions, the present policy of Goldrich & Kest is to not displace households who took occupancy at the time that legal affordability restrictions were applicable. However, Goldrich & Kest is not obligated to maintain this policy.

**Rumrill Gardens.** Completed in 1983, Rumrill Gardens includes 61 units and is reportedly in excellent condition. The development is occupied by families. Aside from one manager's unit, all units are affordable to lower-income households. Households must have very low incomes at the time of moving into the development. Rumrill Gardens was originally financed through HUD's Sections 221(D)(3) and 221(D)(4) loan programs. The development currently benefits from HUD Section 8 project-based rent subsidies. The earliest date that the owners are permitted to terminate the development's below market rate rents is in year 2004, when the project's restrictions pertaining to HUD Sections 221(D)(3) and 221(D)(4) expire. The development has received a commitment from HUD for Section 8 rent subsidies until 2004.

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<sup>1</sup> The state and federal governments define "lower-income" households as those earning less than 80 percent of the countywide median income level. "Low-income" households are defined as those earning between 50 and 80 percent of the countywide median income level, while "very-low-income" households are considered those earning no more than 50 percent of the countywide median income. "Moderate-income" households earn between 80 and 120 percent of the countywide median income level. Countywide median income figures are adjusted for the number of people living in a particular household. State and federal law requires that the maximum rent for each household living in an affordable unit is 30 percent of household income.

Goldrich & Kest, the project owner, is interested in maintaining Rumrill Gardens as an affordable housing development beyond the expiration of HUD affordability restrictions in 2004. Further, assuming that HUD maintains its current policies, the development's Section 8 rent subsidies will be extended beyond 2004.

**Casa Adobe.** Completed in 1990, this 55-unit development is occupied exclusively by lower income senior households. The development is reportedly in excellent condition. The project initially received subsidies through the San Pablo Redevelopment Agency, the federal low income housing tax credit, and County CDBG funding. The agreement with the Redevelopment Agency obligates the project to maintain affordability restrictions on all units through 2044. However, the project has committed to somewhat more stringent affordability restrictions through its tax credit contract, with affordability restrictions in this contract expiring in 2005. The tax credit restrictions mandate that approximately 25 percent of the development's units are affordable to households earning no more than 45 percent of the County's median income, while all other units must be affordable to households earning no more than 60 percent of the County's median income.

Casa Adobe is owned by the Ecumenical Association for Housing (EAH), a nonprofit housing organization. EAH is planning to maintain the affordability of this development for the long-term. Rents will be kept as low as economically feasible.

**Willow Square.** This 44-unit development, renovated under the HUD Section 8 Moderate Rehabilitation program in 1983, is reportedly in very good condition. Through 1998, new residents must qualify as "very low income" householders. The development currently receives HUD Section 8 project-based rent subsidies, which are currently scheduled to expire in 1998.

Willow Square is owned by Eden Investments, a private development company. Eden Investments would like to maintain the development's affordability beyond 1998, but will require assistance to achieve this goal. Extension of the Section 8 project-based rent subsidy would likely assure continued affordability. As previously noted, HUD is currently granting automatic five year extensions for Section 8 project-based subsidies.

## **COST ANALYSIS**

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The only assisted multifamily rental development in the City of San Pablo which could potentially lose affordable units during the 10-year analysis period are El Portal Gardens and Willow Square. El Portal Gardens has 80 very low income units and Willow Square has 44 very low income units. An order of magnitude cost analysis was conducted to compare the approximate cost to replace these developments with the cost to preserve the affordability of the projects. The order of magnitude cost analysis indicates that the cost to preserve the units is significantly less than the cost to replace the units. The cost of construction and land to replace the 124 units in El Portal Gardens and Willow Square is approximately \$10.8 million, or



\$87,300 per unit. Assuming an "equity" investment of 25 percent, replacement costs would total \$2.7 million up front, in addition to an on-going subsidy of approximately \$650,000 annually (income less debt services and operating expenses). In contrast, preservation of these units could potentially be achieved by either obtaining additional Section 8 certificates or providing an annual subsidy of approximately \$33,000.

## **PRESERVATION FINANCING SOURCES**

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This section provides a brief summary of the existing public financing sources available for the preservation of affordable housing units at risk of conversion to market rate. This list of financing sources represents a sample of the type of programs that may be available during the time of potential conversion.

### **Federal Sources**

#### Low-Income Housing Preservation and Resident Homeownership Act

The Low-Income Housing Preservation and Resident Homeownership Act of 1990 (LIHPRHA) sets forth guidelines for providing financing "incentives" to owners of federally assisted housing projects. Although the Act has been approved by Congress, the regulations have not yet been adopted to date.

The purpose of LIHPRHA is to prevent the prepayment of federally-assisted mortgages, extend existing low-income use restrictions, and prevent displacement of low-income residents. The only projects eligible under LIHPRHA are Section 236 and Section 221(d)(3) projects of the National Housing Act. Financing incentive offered to owners or purchasers of projects that are covered by LIHPRHA include increased access to residual receipts, increased Section 8 rents, capital improvement financing, insured equity take-out financing, and others.

#### Section 8

Federal legislation guarantees five-year extensions of all project-based Section 8 certificates. El Portal Gardens and Willow Square are the only developments that currently have project-based Section 8 certificates. However, since these certificates do not expire in the current federal fiscal year, there is no certainty that the federal government will continue automatic five-year extensions at that time.

### **State Financing Sources**

There are currently no State financing sources available that directly address the problem of affordable housing units at risk of converting to market rate units. The California Housing

Finance Agency (CHFA), however, is currently working with HUD to provide long-term mortgage financing (241F take-out loans) for preserving at-risk affordable units and potential acquisitions through a pooled bond program.

### Local Resources

The City of San Pablo's primary source of long-term funding for preserving affordable housing is the Redevelopment Agency's Housing Set-Aside Fund. As of June 30, 1991, there was approximately \$1.84 million available in the Fund. The Agency projects that tax increments will generate approximately \$817,000 for the Fund during the 1991-92 fiscal year. Acquisition of sites for affordable housing development and preservation of existing affordable units are priorities for use of the Fund.

HUD Community Development Block Grant (CDBG) funds are available to the City of San Pablo for assisting in the preservation of affordable housing. CDBG funds may be used for housing rehabilitation and maintenance purposes. During the 1991-92 fiscal year, the City anticipates receiving approximately \$238,000 of CDBG revenues.

According to the Executive Director of the Contra Costa County Housing Authority, the County Housing Authority currently does not have any administrative reserves available to assist municipalities with the preservation of affordable units. The County Housing Authority currently manages approximately 1,140 rental units. The County Housing Authority is interested in working with the City of San Pablo to obtain funding from federal and state programs or conventional lenders (through the Community Reinvestment Act) which would ensure the preservation of affordable units. The County Housing Authority's rental rehabilitation and housing development officers are available to assist the City.

The City of San Pablo Housing Authority is a much smaller organization than the Contra Costa County Housing Authority. The City Housing Authority manages 140 rental units and has no administrative reserves available to assist with the preservation of at-risk affordable units in the City. Further, the City Housing Authority staff is not expected to be available to assist with obtaining funds to preserve units at-risk of losing their affordability.

### MANAGEMENT RESOURCES

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The following is a summary of Bay Area nonprofit housing organizations that have expressed an interest in potentially acquiring and managing affordable housing projects located in San Pablo that may convert to market rate. Each organization has a track record managing affordable housing projects.

- The *Ecumenical Association for Housing (EAH)*, based in San Rafael, develops and manages affordable housing projects in many Bay Area locations, including San Pablo

(Casa Adobe), Oakland, Novato, and San Jose. EAH manages approximately 1,400 affordable units, and is currently negotiating to purchase a 387-unit existing project, located in Richmond, at risk of converting to market rate. Further, the organization purchased a small project that was at risk of converting to market rate several years ago.

- Based in Fremont, *Eden Housing* currently owns and manages approximately 1,200 Bay Area affordable rental units. Specifically, these units are located in Alameda, Santa Clara, and Sonoma counties. Also, a new Eden Housing development is currently under construction in Concord, within Contra Costa County. Eden Housing has a strong interest in buying existing at-risk projects; however, no existing developments have been acquired by the organization to date.
- *Shelter, Inc.*, based in Concord, currently owns and manages two shelters for the homeless. These facilities have a total of 145 beds and are located in Richmond and the Concord sphere of influence. Although the organization has historically focused on shelters, it is currently negotiating to buy an existing 199-unit multifamily rental development, located in Richmond, that is at risk of terminating to market rate. Shelter, Inc. is interested in acquiring additional at-risk affordable multifamily rental developments.

#### QUANTIFIED OBJECTIVE

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State housing element law requires that this amendment (pursuant to Section 65583(A)(8)(a)) include a quantified objective for the maximum number of at-risk housing units that can be preserved during the five-year planning period. At this time, no government-assisted affordable multifamily project have units potentially at risk during the next five years. Further, El Portal Gardens and Willow Square developments are the only government-assisted affordable multifamily projects with units potentially at risk within the next ten years. The City's quantified objective is to maintain the affordability of the 124 units in El Portal and Willow Square that are at risk of conversion to market rate.

## HOUSING PROGRAMS

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### Amendments to Program H 1.7

1.           **Program:**       **Monitor Affordable Developments At Risk**  
              **Action:**       Maintain regular communication with the owners of all subsidized developments in San Pablo to keep up-to-date on their plans to maintain affordability.  
                              **Lead:**       Community Development Department  
Implementation   **Goal:**       Annual Discussions with each property owner; 1992-2003
  
2.           **Program:**       **Monitor Federal and State Actions and Appropriations**  
              **Action:**       Monitor actions by the State and Congress regarding appropriations for extending Section 8 contracts, new funding sources for preservation and other preservation legislation. Actively support additional appropriations.  
                              **Lead:**       Community Development Department  
Implementation   **Goal:**       1992-2003
  
- 3            **Program:**       **Ensure Continuing Affordability of El Portal Gardens**  
              **Action:**       Encourage developments to utilize funding offered by federal and state programs to maintain unit affordability. As needed, work with the Contra Costa County Housing Authority's rental rehabilitation and housing development officers to secure federal, state, and private funding which will ensure the continued affordability of at-risk rental units. If necessary, leverage existing local resources and funds, including the San Pablo Redevelopment Agency set-aside funds, to ensure the preservation of affordable units.  
                              **Lead:**       Community Development Department  
Implementation   **Goal:**       Complete amendment or negotiations by August 1993.



## APPENDIX A

### CITY OF SAN PABLO BUILDING AND DEVELOPMENT FEES

#### Single-Family Unit<sup>1</sup>

##### Building Department Fees

Plan Review Fee	\$515.78
Building Permit Fee	793.50
State Seismic Fee	7.84
Energy Fee	37.50
<u>Issuing Fee</u>	<u>15.80</u>
Subtotal	\$1,369.62

##### Other Fees

Mechanical	\$34.00
Electrical	70.00
Plumbing	44.00
<u>County Parcel Fee</u>	<u>95.00</u>
Subtotal	\$243.00

**Total** **\$1,612.62**

##### Plus Fees for a Major Subdivision

Subdivision Filing Fee	\$150.00
Improvement Plan Review Fee	500.00
Map Review Fee	230.00
Sidewalk Permit	95.00
<u>Drainage Fee</u>	<u>95.00</u>
Subtotal	\$1,070.00

**Grand Total** **\$2,682.62**

<sup>1</sup> Assumes a single-family unit built on an in-fill parcel. Livable area is 1,500 square feet, including a 400-square-foot garage.

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Sources: San Pablo Building Department; Sedway & Associates.



**APPENDIX B**  
**EVALUATION OF SAN PABLO'S HOUSING POLICIES & PROGRAMS**  
**1985—1990**

**I. PRESERVING HOUSING AND NEIGHBORHOODS**

**QUANTIFIED OBJECTIVE**

*Provide housing rehabilitation assistance to approximately 36 of its households annually.*

**POLICY NO. I-A: REHABILITATION**

*The City shall continue and expand its present housing rehabilitation program providing low-interest and deferred housing rehabilitation loans, settlement costs and emergency grants, relocation and technical assistance.*

**Action Program 1: Provide low-interest loans for housing rehabilitation.**

**Evaluation**

The City provided rehabilitation assistance to 40 households during 1985-90, totalling \$670,644 for fiscal years 1985 to 1990.

**POLICY NO. I-B: CONSERVATION**

*The City shall continue to actively seek to improve the capability of its residents to conserve their homes.*

**Action Program 1: Support homeowner and neighborhood association.**

**Evaluation:**

The City currently provides support to nine homeowner associations.

**Action Program 2: Publicize rehabilitation program.**

**Evaluation:**

The City conducted an annual mass mailing to every resident in San Pablo to publicize their rehabilitation and home maintenance rebate programs.

**Action Program 3: Financial counseling.**

**Evaluation:**

The City provides counseling on alternative financing to applicants for the rehabilitation loans. It is the intent of the City to utilize the loan of least subsidy in order to maximize the number of households assisted. Each applicant receives assistance in determining their ability to pay and in selecting the appropriate loan program based on financial need.

**Action Program 4: Counseling on abatement and housing rehabilitation procedures.**

Evaluation:

Pursuant to Chapter 15.48 of San Pablo's Health and Safety Ordinance, the City notifies homeowners and property owners of building code violations and defects of the building or structure.

**Action Program 5: Develop home repair workshops.**

Evaluation:

The City did not institute a home repair workshop due to lack of funding and staff. Contra Costa Community College has not offered home repair workshop classes.

**POLICY NO. I-C: HOUSING STAFF CAPACITY**

*The City shall continue to seek to improve and expand the capacity and capability of its housing staff.*

**Action Program 1: Attend workshops.**

Evaluation:

City staff attended an average of 10 workshops and training programs per year. Housing staff frequently participates in workshops and seminars to keep up-to-date on current policies, state law, and new programs. Staff attend approximately three workshops per year on average.

**Action Program 2: Increase housing staff capacity.**

Evaluation:

Due to the lack of federal and state funds, housing staff significantly decreased during the last five years.

**POLICY NO. I-D: IMPROVE NEIGHBORHOOD ENVIRONMENTS**

**Action Program 1: Improve physical facilities in neighborhood.**

Evaluation:

The City undertook several major public works projects during 1985 to 1990, including installing a new storm drainage system along Wildcat Creek and street reconstruction at the Senior Center and Senior Adult Center. In addition, the City installed many handicap ramps at intersections.

**Action Program 2: Require amenities in new housing construction, including open space, landscaping, and parking.**



Evaluation:

In 1986-86, the City amended the zoning ordinance to require two covered parking spaces per unit regardless of the number of bedrooms. The zoning ordinance states that every housing unit must provide 300 square feet of yard.

**Action Program 3: Support neighborhood clean-up.**

Evaluation:

In cooperation with San Pablo's Beautification Program, the City offers a limited number of vouchers to enable San Pablo residents to take their unwanted household items and trash to the Richmond Dump. The vouchers serve as a credit at the dump.

In addition, the City has successfully implemented a weed and debris abatement program. The Community Development Department inspects approximately 30 homes per month for weeds, debris, and rodents/animals.

**Action Program 4: Provide rebates to households that paint homes.**

Evaluation:

The City provided rebates to 415 homes.

**Action Program 5: Improve all major focal points of city.**

Evaluation:

The City undergrounded the utility lines on Broadway Street in 1987. In addition, in 1986-87, the City provided significant investments to improve the El Portal project, including new road medians, landscaping, new sidewalks and resurfacing of streets at the El Portal Shopping Center.

**Action Program 6: Maintain Public Facilities**

Evaluation:

In 1989, the City began renovating the senior center, which included expanding the space and adding a stage for performances.

**Action Program 7: Encourage early California heritage architecture.**

Evaluation:

The City requires developers to use early California architecture. All new major commercial developments are designed with stucco, tiles, adobe, etc.

Evaluation:

The City organized an annual energy conservation fair during the early 1980s. The program has been discontinued in the last four years due to lack of funding and staff. The program will not be continued due to lack of funding.

**POLICY NO. I-I: UPGRADE MOBILE HOMES AND PARKS**

*The City shall seek ways to upgrade its mobile homes and parks.*

**Action Programs:** Encourage mobile park owners to upgrade and improve their parks; reduce the density of existing parks.

Evaluation:

The City built a mobile home park to provide replacement housing for people displaced by commercial development. In addition, the City provided a major relocation program and plan.

**II. PRESERVING AFFORDABILITY**

**QUANTIFIED OBJECTIVE**

*During the period 1980—1990, the City will attempt to construct approximately 118 new housing units annually.*

**POLICY NO. II-A: PROVIDE AFFORDABLE NEW HOUSING UNITS**

*The City shall continue in its endeavor to provide affordable new housing units.*

**Action Program 1:** Through the Community Development Department, continue the SB-99 new housing construction program.

Evaluation:

The SB-99 financing expired in the early 1980s, and therefore this program was not in effect during the 1985 to 1990 planning period. Before SB-99 expired, approximately 1,000 units were constructed through this program.

**Action Program 2:** Issue tax-exempt bonds to finance residential construction.

Evaluation:

In 1987, the City joined Contra Costa County's Mortgage Revenue Bond Program. Since joining the bond pool, approximately 20 households in San Pablo benefitted from the program.

**Action Program 3:** Seek other private or public sources of financing.

Evaluation:

The City pursued federal and state funding sources.

#### **Action Program 4: Streamline City's permit processing time.**

##### Evaluation:

The City has created a system to internally coordinate all permit approvals in order to expedite the process. According to the California Manufactured Housing Institute,

the city and developer have streamlined administrative and regulatory procedures by identifying and eliminating unnecessary costs and time-consuming delays. Initially, it took two months to secure building permits for residential housing on infill lots. City officials, pleased with the results of manufactured housing in the Old Town area, have established a policy of regulatory flexibility and have adopted innovative development standards which have reduced the time for securing permits.<sup>5</sup>

#### **ACHIEVEMENT OF OBJECTIVE**

**Action Program 5: Encourage alternative housing types such as modular or factory-built, cooperatives, and self-help housing.**

##### Evaluation:

In 1981, the City adopted an ordinance, pursuant to state law, that treats manufactured homes as single-family units. Since 1985, approximately 50 manufactured homes have been built in San Pablo.

In 1984, the City adopted a second unit ordinance enabling single-family homeowners to rehabilitate part of their home to create an attached second unit. Second units provide affordable housing to both homeowners and renters. Approximately 15 homes have received permits for second dwelling units since 1984.

#### **POLICY NO. II-B: USE REDEVELOPMENT PROCESS**

*To maximize its efforts to provide affordable housing units, the City shall continue to use the redevelopment process, when feasible, to assemble parcels of land, write-down the costs of land, and assist in the development of low- and moderate-income housing.*

**Action Program 1: Seek federal and state housing assistance to write down cost of land.**

##### Evaluation:

San Pablo's efforts to receive federal and state funding for housing have been thwarted by the diminishing pool of available funds. For example, in 1988 HUD approved the City's application for the Section 312 loan program. Due to the lack of funding in the program, San Pablo never received any funds.

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<sup>5</sup> California Manufactured Housing Institute, Community Development File, August 1989.

Evaluation:

The City organized an annual energy conservation fair during the early 1980s. The program has been discontinued in the last four years due to lack of funding and staff. The program will not be continued due to lack of funding.

**POLICY NO. I-I: UPGRADE MOBILE HOMES AND PARKS**

*The City shall seek ways to upgrade its mobile homes and parks.*

**Action Programs:** Encourage mobile park owners to upgrade and improve their parks; reduce the density of existing parks.

Evaluation:

The City built a mobile home park to provide replacement housing for people displaced by commercial development. In addition, the City provided a major relocation program and plan.

**II. PRESERVING AFFORDABILITY**

**QUANTIFIED OBJECTIVE**

*During the period 1980—1990, the City will attempt to construct approximately 118 new housing units annually.*

**POLICY NO. II-A: PROVIDE AFFORDABLE NEW HOUSING UNITS**

*The City shall continue in its endeavor to provide affordable new housing units.*

**Action Program 1:** Through the Community Development Department, continue the SB-99 new housing construction program.

Evaluation:

The SB-99 financing expired in the early 1980s, and therefore this program was not in effect during the 1985 to 1990 planning period. Before SB-99 expired, approximately 1,000 units were constructed through this program.

**Action Program 2:** Issue tax-exempt bonds to finance residential construction.

Evaluation:

In 1987, the City joined Contra Costa County's Mortgage Revenue Bond Program. Since joining the bond pool, approximately 20 households in San Pablo benefitted from the program.

**Action Program 3:** Seek other private or public sources of financing.

Evaluation:

The City pursued federal and state funding sources.



**Action Program 4: Streamline City's permit processing time.**

Evaluation:

The City has created a system to internally coordinate all permit approvals in order to expedite the process. According to the California Manufactured Housing Institute,

the city and developer have streamlined administrative and regulatory procedures by identifying and eliminating unnecessary costs and time-consuming delays. Initially, it took two months to secure building permits for residential housing on infill lots. City officials, pleased with the results of manufactured housing in the Old Town area, have established a policy of regulatory flexibility and have adopted innovative development standards which have reduced the time for securing permits.<sup>5</sup>

**ACHIEVEMENT OF OBJECTIVE**

**Action Program 5: Encourage alternative housing types such as modular or factory-built, cooperatives, and self-help housing.**

Evaluation:

In 1981, the City adopted an ordinance, pursuant to state law, that treats manufactured homes as single-family units. Since 1985, approximately 50 manufactured homes have been built in San Pablo.

In 1984, the City adopted a second unit ordinance enabling single-family homeowners to rehabilitate part of their home to create an attached second unit. Second units provide affordable housing to both homeowners and renters. Approximately 15 homes have received permits for second dwelling units since 1984.

**POLICY NO. II-B: USE REDEVELOPMENT PROCESS**

*To maximize its efforts to provide affordable housing units, the City shall continue to use the redevelopment process, when feasible, to assemble parcels of land, write-down the costs of land, and assist in the development of low- and moderate-income housing.*

**Action Program 1: Seek federal and state housing assistance to write down cost of land.**

Evaluation:

San Pablo's efforts to receive federal and state funding for housing have been thwarted by the diminishing pool of available funds. For example, in 1988 HUD approved the City's application for the Section 312 loan program. Due to the lack of funding in the program, San Pablo never received any funds.

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<sup>5</sup> California Manufactured Housing Institute, Community Development File, August 1989.

During the past five years, the City has participated in a cooperative program with Contra Costa County for HUD's CDBG allocations. The City received \$670,644 for the housing rehabilitation program during fiscal years 1985-1990.

**POLICY NO. II-C: ENCOURAGE DEVELOPMENT OF HIGHER-COST HOUSING**

*To attract middle- to upper-income households in the community, the City will continue to encourage the development of higher-cost housing.*

**Action Programs:** Encourage higher-cost housing through flexibility in standards and processing of subdivisions, large lot zoning, and larger units.

**Evaluation:**

In the mid-1980s, the City rezoned a parcel of approximately 10 acres to 10,000 square foot minimum lot sizes to encourage higher-cost and larger units. As a result, 41 units were developed that served the needs of above-moderate income families.

**POLICY II-D: ASSIST IN DEVELOPMENT OF LOW- AND MODERATE-INCOME HOUSING**

*The City will continue to facilitate and assist in the development of low- and moderate-income housing.*

**Action Programs:** The City will provide land write-downs, priority processing, and landbanking.

**Evaluation:**

Relative to the County, most of the residential units built in San Pablo are affordable to moderate-income households (i.e., households with incomes 80 to 120 percent of the County's median income). The median home price in San Pablo was \$103,000 in 1989. This price is affordable to moderate-income households with incomes of \$31,750 to \$47,650.

Since 1985, the only city subsidy for low-income housing was granted to a 54-unit senior housing project developed by the Ecumenical Association for Housing, a nonprofit developer.

**POLICY NO. II-E: EXPAND PARTICIPATION IN SECTION 8 AND OTHER LEASE SUBSIDY PROGRAMS**

*The City will continue and expand its participation in the Section 8 and other lease subsidy programs.*

**Action Program 1:** Utilize Section 8 and other rental subsidy programs in San Pablo.

**Evaluation:**

The Contra Costa County Housing Authority administers the Section 8 program for County residents seeking housing in San Pablo. Between 1985 and 1990, Section 8 certificates increased by 22 percent from 3,845 to 4,694 certificates. There are currently two HUD-subsidized (Section 8) low-income housing projects in San Pablo: (1) Kid Manor, and (2) Vista Del Camino. Kid Manor provides 40 units to low-income seniors at rent levels under \$200 per month, on average. Vista Del Camino is a 100-unit apartment complex for low-income families.



**Action Program 2: Support Contra Costa County Housing Alliance in providing information on Section 8.**

Evaluation:

The Alliance continues to provide counseling regarding the application process for Section 8 certificates, HUD inspections, and guidelines on rent subsidies. The Alliance has recently found that less apartment buildings in the County accept Section 8 certificates due to the cap on rent (i.e., \$626 per month for a one-bedroom apartment).

**POLICY NO. II-F: IMPLEMENT CONDOMINIUM CONVERSION ORDINANCE**

*To address the issues associated with the conversion of existing rental units, the City shall continue to implement the condominium conversion ordinance based on architectural and vacancy rate criteria.*

Evaluation:

In August 1990, the City approved the conversion of the Breakers Apartments, a 113-unit apartment complex, into condominiums for sale as homeownership units. A vacancy survey performed by the City in August 1989 revealed that the vacancy rate was between eight and nine percent, which allowed the applicants to proceed with the conversion application. In accordance with San Pablo's Condominium Conversion Ordinance, 20 percent of the units will be affordable to low- and moderate-income buyers.

The Condominium Conversion Ordinance is successfully ensuring that conversions will not diminish the stock of affordable housing in San Pablo.

**POLICY NO. II-G: PRESERVE AND UPGRADE RENTAL HOUSING**

[See Policies No. I-A and I-B.]

**III. HOUSING ACCESSIBILITY**

**POLICY NO. III-A: ELIMINATE HOUSING DISCRIMINATION**

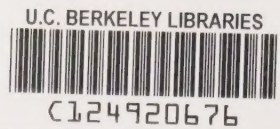
*The City shall continue to support efforts to minimize and eliminate housing discrimination based on race, color, sex, religion, national origin, age, marital status, and against the handicapped.*

Evaluation:

The Contra Costa County Housing Alliance assists San Pablo residents with information, counseling, and resolution of housing discrimination. In 1989, the Alliance received approximately 12 calls from people seeking housing in San Pablo, including complaints about race discrimination (8), child discrimination (1), and discrimination based on religion (1) and sex (2).

**IV. PROVISION OF ADEQUATE SITES**

**QUANTIFIED OBJECTIVE**



*Within four years of the removal of low- and moderate-income housing units in its redevelopment areas, the City will provide the corresponding one to one replacement housing units.*

**ACHIEVEMENT OF OBJECTIVE:**

During the past five years, the San Pablo Community Development Department demolished eight single-family units, a 15-unit apartment complex, and 106 mobile homes in the redevelopment area. The replacement housing provided includes 54 senior apartments affordable to low- and moderate-income seniors, and 39 mobile homes. In addition, 31 mobile home residents were moved to other parks in the area.

**POLICY NO. IV-A: SEEK SITES FOR LOW- AND MODERATE-INCOME HOUSING**

*The City shall continue seeking new sites for new low- and moderate-income housing.*

**Programs: Inventory and designate vacant land for low- and moderate-income housing.**

**Evaluation:**

The City maintained a list of large vacant parcels for development and redevelopment. This list is provided to developers when requested. In addition, the City obtained computer software to network into Contra Costa County's Tax Assessor's data. The system enables the City to locate all vacant infill parcels.